

**The Church of Scotland**

**Callander Kirk**

**Congregational Accounts and Annual Report**

**For the Year Ended 31st December 2024**

**Congregation No: 231439**

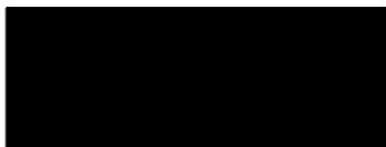
**Charity No: SC000396**

## Reference and Administrative Information

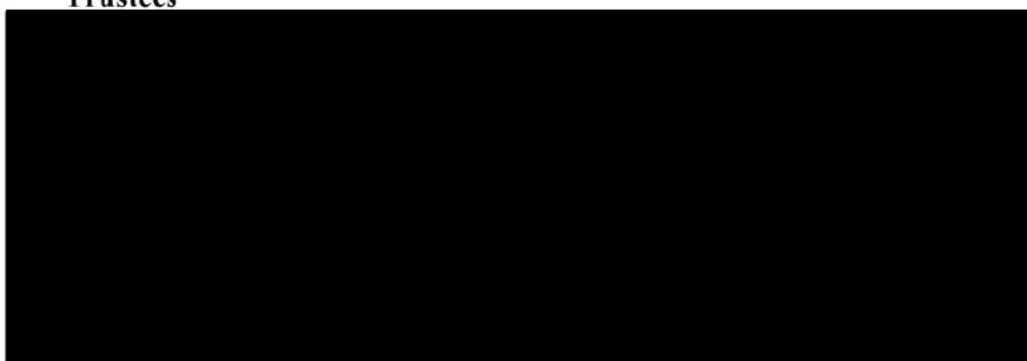
2024

Charity Name: Callander Kirk Church of Scotland  
Charity Registration Number: SC000396  
Congregation Reference No: 231439  
Contact Address: Callander Kirk Office  
South Church Street  
Callander  
FK17 8BN

Minister:  
Session Clerk:  
Church Treasurer:



### Trustees



### Independent Examiner



### Bankers

Royal Bank of Scotland,  
Unit 22/23 Thistle Shopping Centre  
Stirling  
FK8 2EA

Co-operative Bank  
PO Box 250  
Delf House  
Southway  
Skelmersdale  
WN8 6WT

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Unitary Deed of Constitution

### **Recruitment and Appointment of Trustees**

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 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.

### **Organisational Structure**

The Kirk Session, which meets 10 times during the year is responsible for spiritual affairs within the church. There are a number of committees to oversee various aspects of church life who report back to the Kirk Session on a regular basis. These include groups focusing on strategy, worship, nurture and mission.

### **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.

### **Callander Kirk Church of Scotland's Vision Statement is -**

*To be a flourishing, Gospel-centred church that, through discipleship,  
seeks to follow where God leads*

## **Activities, Achievements and Performance**

To achieve these objectives Callander Kirk has a wide and varied programme including:

### **Corporate worship:**

Weekly Sunday morning worship, monthly opportunities for the celebration of communion  
Seasonal Services are held at Christmas, Easter and Remembrance Day

### **Regular Activities:**

Bible study group and house group

Guild

Tea-pot Café held weekly where Kirk and Community come together

A weekly Scripture Union group, known as 'The Point', at McLaren High School

Monthly youth meeting for fun and fellowship

Junior Choir

### **Other activities:**

A pastoral care team offer support through illness and bereavement, distribute copies of the weekly service to those who can no longer attend in person and bless others through distribution of the church flowers  
Prayer Co-ordinator assists the Congregation with its prayer Ministry, producing a monthly prayer diary

As a response to the cost of living crisis a table was set up outside the hall where donations of food and surplus garden produce can be accessed by members of the community

Tearfund Big Quiz night is organised annually to raise money for Tearfund

Summer and Christmas fayres provide opportunities for the community to come together as well as raising money for the church

Harvest lunch - a fundraising event for Start up Stirling

We operate a collection point for donations for Start up Stirling

We are also a signed up member of Eco-Congregations Scotland

In 2024 we ran a programme called 'Just praying' to encourage members to pray and to encourage others to seek God through prayer

Under the Presbytery Mission Plan, Callander Kirk, as of 1st January 2025, is linked with the churches at Killin & Ardeonaig, and Balquihidder, whilst services will no longer be held at the Trossachs church building.

## **Financial Review**

The Accounts have been prepared on a Receipts and Payments basis. Unrestricted funds show a net surplus after transfers of £9,017. At the end of 2024 there remains an outstanding balance to 'Giving to Grow' of £7,283. The restricted funds show a deficit of £3,737 for the year.

It is the Trustees' policy to hold reserves, including designated funds, of approximately six months expenditure. At the end of 2024, reserves held met this criteria.

The Church also held £63,417 of restricted and endowment funds which have been provided for the purposes specified in Note 2.

## **Trustees Contributions**

Over the course of the financial year voluntary donations received from the Trustees amounted to £9,410

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session 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 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.



## **Independent Examiner's Report to the Trustees of Callander Kirk, Church of Scotland**

I report on the accounts of Callander Kirk church of Scotland for the year ended 31 December 2024 which are set out on pages 7 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.

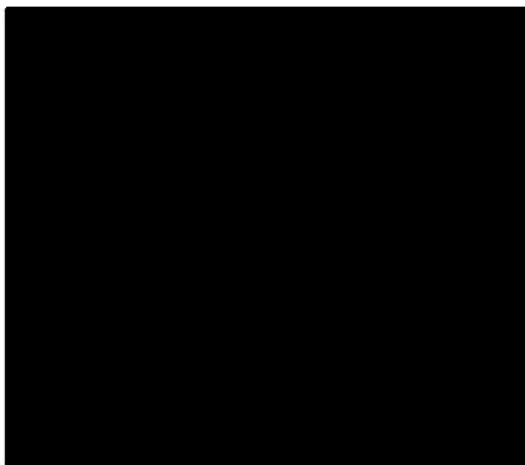
### **Basis of independent examiner's statement**

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

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



**Callander Kirk Congregation Accounts**  
**For the year ended 31st December 2024**  
**Receipts and Payments Account**

	Unrestricted Funds	restricted funds	Endowment funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b><u>Receipts - see note 3</u></b>					
Donations	51,089	100	0	51,189	53,129
Tax recovered on gift aid donations	11,173	0	0	11,173	10,798
Legacies	2,000	5,000	0	7,000	0
Activities for Generating Funds	2,006	8,052	0	10,058	7,691
Investment Income	3,366	111	1,049	4,526	3,436
Charitable Activities	1,445	0	0	1,445	2,130
Grants	0	500	0	500	1,598
Other Receipts	0	9,348	0	9,348	2,106
Sale of Investments	0	0	0	0	22,736
<b>Total Receipts</b>	<b>71,079</b>	<b>23,111</b>	<b>1,049</b>	<b>95,239</b>	<b>103,624</b>
<b><u>Payments - see note 4</u></b>					
Costs of generating funds	117	0	0	117	127
Charitable activities	61,149	27,644	439	89,232	106,296
Governance costs	0	0	0	0	0
<b>Total Payments</b>	<b>61,266</b>	<b>27,644</b>	<b>439</b>	<b>89,349</b>	<b>106,423</b>
Excess of Receipts over Payments for the year before transfers	9,813	-4,533	610	5,890	-2,799
<b>Transfers</b>	<b>-796</b>	<b>796</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Excess of Receipts over Payments for the year</b>	<b>9,017</b>	<b>-3,737</b>	<b>610</b>	<b>5,890</b>	<b>-2,799</b>

**Callander Kirk Congregation Accounts**  
**Statement of Balances**  
**as at 31st December 2024**

	Unrestricted Funds 2024 £	restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	80,199	61,423	5,121	146,743	149,541
<b><u>Movement in year:</u></b>					
Excess of Receipts over Payments	9,017	-3,737	610	5,890	-2,799
Bank & deposit balances carried forward	89,216	57,686	5,731	152,633	146,742
<b><u>Investments at market value</u></b>					
General Fund	31,910			31,910	29,625
Trossachs Graveyard Fund		1,261		1,261	1,249
Wilson Fund			18,039	18,039	17,876
	31,910	1,261	18,039	51,209	48,750
<b><u>Assets</u></b>					
Gift Aid Receivable				2,000	2,918
Debtors Kirk hall				420	607
<b><u>Liabilities</u></b>					
Cost of repair not yet billed				496	
Giving to Grow contributions from previous years				7,283	7,283

The accounts were approved by the Kirk Session on 4/3/25

And signed on their behalf by



## Callander Kirk Church of Scotland

### Notes to the Accounts for the year ended 31 December 2024

#### **1. Trustee Remuneration and Related Party Transactions**

During the year one trustee received reimbursement of expenses incurred totalling £6629. In addition the following was given to members of the Kirk Session for providing services during the year.

	2024	2023
	£	£
R Rawson	500	560
A Murray	3,569	4,329
S Gold	270	135
	<u>4,339</u>	<u>5,024</u>

#### **2. Movements in Funds**

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund	44,476	71,079	61,266	-796	53,493
Designated Manse Fund	35,723	0	0	0	35,723
	<u>80,199</u>	<u>71,079</u>	<u>61,266</u>	<u>-796</u>	<u>89,216</u>
<b>Restricted funds</b>					
Callander Kirk Hall	4,547	8,552	11,805	2,300	3,594
Callander Kirk maintenance	1,400	5,000	1,061	0	5,339
Manse Fund	18,750	0	0	0	18,750
Trossachs fund - restricted	4,161	100	1,426	-1,000	1,835
Trossachs legacy - Dickson	25,757	0	3,040	0	22,717
Trossachs Graveyard	2,931	111	0	0	3,042
Guild Fund	1,032	1,074	1,019	-200	887
Callander Kirk Youth Fund	0	1,334	1,344	10	0
Thursday Club	964	0	0	0	964
Other restricted	1,881	6,940	7,949	-314	558
	<u>61,423</u>	<u>23,111</u>	<u>27,644</u>	<u>796</u>	<u>57,686</u>
<b>Endowment funds</b>					
Vanderbyl Bequest	722	0	0	0	722
McAdam Bequest	1,467	21	0	0	1,488
Wilson Bequest	2,932	1,028	439	0	3,521
	<u>5,121</u>	<u>1,049</u>	<u>439</u>	<u>0</u>	<u>5,731</u>
	<u>146,743</u>	<u>95,239</u>	<u>89,349</u>	<u>0</u>	<u>152,633</u>

## **Callander Kirk Church of Scotland**

### **Notes to the Accounts for the year ended 31 December 2024 contd**

#### **Purposes of Restricted Funds**

##### **Callander Kirk Hall**

This was set-up in 1992 to administer Callander Kirk Hall which is used by the Church and local community of Callander

##### **Callander Kirk Maintenance**

A couple of legacies have been received which are to be used for the maintenance of Callander Kirk

##### **Restricted Trossachs**

Funds are raised to help for the upkeep, maintenance and purposes of Trossachs church

##### **Restricted Trossachs - Dickson legacy Fund**

A legacy was received which is to be used for the maintenance and upkeep of Trossachs church

##### **Trossachs Graveyard Fund**

This fund was set-up to pay for any damage to the boundary wall of the graveyard which was being eroded away by cattle in the adjoining field

##### **Guild**

Funds are raised by the Guild Members and are used as they see fit

##### **Callander Kirk Youth Fund**

There is a separate Youth Trust (SC036576) which contributes to the costs of the youth worker

##### **Thursday Club**

The Thursday club is no longer in operation and the funds have been passed to the kirk to be held until the former Thursday club committee decide what to spend them on

##### **Other Restricted funds**

Occasionally small amounts are given for a specific purpose and they are collectively included here  
This includes money donated for flowers, for the Christmas and Easter missions and for the audio system

#### **Purpose of Unrestricted Funds**

##### **Designated Manse Fund**

A legacy received in 2021 was used to create this fund to help towards the purchase of a manse

#### **Purposes of Endowment Funds**

##### **Vanderbyl**

The Vanderbyl Bequest is to be used to help with the Stipend and minister's expenses  
The fund now receives no income and the residual balance was spent in full during the year

##### **McAdam Bequest**

This was set up in 1983 and is to be used solely for the upkeep of the family grave. This is to be managed by the Kirk Session

##### **Wilson Bequest**

This bequest was set-up in the early 1960s by an elder Mr Walter Wilson and his wife Elizabeth of St Kessog's Church, Callander. It is to be used to help to provide assistance to members of the Church at Christmas - now known as "The Wilson Parcels"

**Callander Kirk Church of Scotland****Notes to the Accounts for the year ended 31 December 2024 contd**

3. Analysis of Receipts	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
Standing orders & envelope giving	37,340	0	0	37,340	35,812
Ordinary Offerings (Open Plate)	11,316	0	0	11,316	12,280
Tax Recovered on Gift Aid Donations	11,173	0	0	11,173	10,798
Legacies	2,000	5,000	0	7,000	0
Other Donations	2,433	100	0	2,533	5,037
Life & Work & Bible notes	109	0	0	109	207
Hall Rent	0	8,052	0	8,052	7,484
Grants	0	500	0	500	1,598
Interest and Dividend	3,366	111	1,049	4,526	3,436
Sale of Investments	0	0	0	0	22,735
Income from weddings & funerals	1,445	0	0	1,445	2,130
Fundraising	1,897	0	0	1,897	0
Income from CKYPCT	0	1,334	0	1,334	0
Guild income	0	1,074	0	1,074	0
Other receipts	0	578	0	578	0
Insurance claim	0	6,362	0	6,362	2,106
<b>Total income</b>	<b>71,079</b>	<b>23,111</b>	<b>1,049</b>	<b>95,239</b>	<b>103,623</b>

#### 4. Analysis of Payments

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Costs of generating funds</b>					
Investment Managers' fees	0	0	0	0	0
Offering envelopes	117	0	0	117	127
	<u>117</u>	<u>0</u>	<u>0</u>	<u>117</u>	<u>127</u>
<b>Charitable activities</b>					
Giving to Grow allocation	39,642	0	0	39,642	53,725
Presbytery dues	1,196	0	0	1,196	1,201
Minister's expenses	4,945	0	0	4,945	7,634
Pulpit supply	500	0	0	500	560
Manse costs	1,683	0	0	1,683	2,179
Staffing costs	3,488	5,991	0	9,479	7,699
Fabric repairs & maintenance	0	4,732	0	4,732	15,610
Repairs covered by insurance claim	0	6,740	0	6,740	0
Insurance	3,339	2,419	0	5,758	5,282
Utilities	4,112	4,798	0	8,910	5,781
Church office expenses	819	0	0	819	1,011
Equipment	142	0	0	142	764
Music licences & organ costs	579	270	0	849	1,267
Donation	0	0	0	0	610
Other licences & subscriptions	0	0	0	0	616
Life & Work & Bible notes	239	0	0	239	
Guild expenses	0	1,019	0	1,019	
Other expenses	465	1,675	439	2,579	2,357
	<u>61,149</u>	<u>27,644</u>	<u>439</u>	<u>89,232</u>	<u>106,296</u>
<b>Governance costs</b>					
Independent examiner's fees	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
<b>Total payments</b>	<u>61,266</u>	<u>27,644</u>	<u>439</u>	<u>89,349</u>	<u>106,423</u>

## **Callander Kirk Church of Scotland**

### **Notes to the Accounts for the year ended 31 December 2024 contd**

#### **5. Minister's Stipend**

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 2024 the minimum Stipend is £31,642 and the maximum stipend (after 5 years and subsequent years of service is £38,884)

#### **6. Details of other separately registered charities under the control of some congregation's trustees**

Callander Kirk Youth Project Charitable Trust (SCO36576)

#### **7. Collections for Third Parties**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Royal British Legion Scotland (Erskine)	467	467
Start Up Stirling	240	400
Waddells	784	2,200
	<hr/>	<hr/>
	1,491	3,067



## APPENDIX

Funds held on behalf of the congregation by the Church of Scotland General Trustees

	2024 £	2023 £
<b><u>Consolidated fabric revenue fund</u></b>		
Credit Balance at 31 December	<u>27,838</u>	<u>13,680</u>
<b><u>Consolidated fabric capital fund</u></b>		
Balance at 31 December	<u>283,955</u>	<u>283,955</u>

The manse was sold in September 2019 and the balance of the sale price, less legal & other associated costs including some rental costs, is held by the General Trustees on behalf of the congregation.