

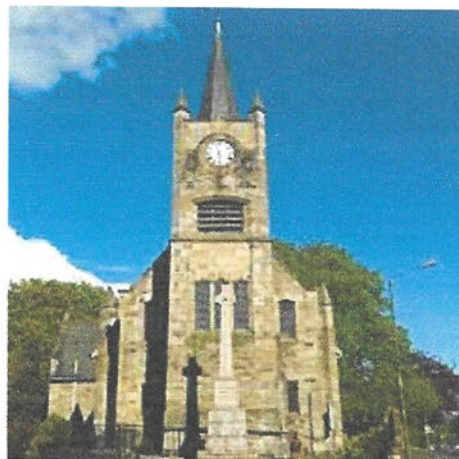
# **Cambusbarron Parish Church of Scotland**

## **The Bruce Memorial**

### **Receipts and Payments Accounts**

**Congregation No: 231400**

**Charity No: SC 001913**



Reference and Administrative Information

Charity Name: Cambusbarron Parish Church of Scotland Bruce Memorial

Charity Registration Number: SC001913

Congregation Reference No: 231400

Contact Address: 

32 Bobbin Wynd, Cambusbarron, Stirling

FK7 9LZ

Trustees

Elders	Elders

Principal Office-bearers

Minister:

Session Clerk:

Church Treasurer:

Independent Examiner

Bankers

Bank of Scotland, Stirling Port Street Branch, PO BOX 1000, BX2 1LB  
Sort Code: 80-91-29  
Account No: 00166062

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

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

The Kirk Session are the charity trustees since adoption of the Unitary Constitution. 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 Session now has sole responsibility for all matters since adoption of the Unitary Constitution.

### **Statement of Trustees Responsibilities**

The members of the Kirk Session prepare financial statements that 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 reflect the financial position of the church at that time. This is 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 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.

### **Organisational Structure**

The Kirk Session meets at least seven times a year and is responsible for spiritual affairs within the church.

## **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. It is the national Church and 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.

The mission of Cambusbarron Parish Church is to take the Good News of Jesus Christ to the whole of our community and to serve the village of Cambusbarron and its people.

This objective is achieved through a wide range of activities including weekly services of public worship and Bible teaching, regular times for prayer, a variety of courses on different aspects of faith and life, activities for children, young people and families, pastoral care of the elderly and the housebound, support for those in hospital for the bereaved, opportunities for friendship and fellowship at the monthly lunches and coffee mornings, chaplaincy in the local primary school and the provision of the Church Hall for a variety of different community groups.



## Achievements and Performance

Every Sunday morning, we met to worship God in song and prayer; to hear God's Word read and preached and to reflect on its significance in our lives; and to witness to our community of the saving power of the gospel of Jesus Christ.

Our sermon series in 2024 included:

'Jesus our Saviour', 'To Seek and to Save' and 'The Real Messiah' – all from Luke's gospel; 'All for Jesus' – with a focus on Christian Giving;  
'Onwards and Upwards' – an exposition of Paul's letter to the Philippians;  
'Foreigners' – looking at Bible teaching on welcoming foreigners and being foreigners;  
'Nahum' – a message of God's judgement on the wicked and justice for the oppressed;  
'Saved: Through Faith in Christ' – discovering the joy of salvation and assurance of faith; and 'The Coming of the Saviour King' – our series for Advent and Christmas.

Our sung worship was led by our organist and on a few occasions by a small group of musicians and singers. Our excellent AV system allowed us to include short videos and other music as appropriate. Members of the congregation contributed to worship in a variety of ways including reading the Bible and leading prayers; and leading three full services in the summer. Our services were livestreamed on YouTube with an average of 50 views and audio CDs were delivered to members of the congregation who are unable to attend.

Christian discipleship was inspired in various ways. Prayer was encouraged through the monthly PrayerNet. During Lent, many of the congregation read Sinclair Ferguson's book 'To Seek and to Save – Daily Reflections on the Road to the Cross'. In July, we showed the Evening Celebrations from the Keswick Convention in the Church Hall on the theme of Resurrection from 1 Corinthians 15. In the autumn we showed the first season of 'The Chosen' in the Church Hall on Thursday afternoons and Sunday evenings.

During Advent, we read a devotional book entitled 'The Coming of the King' based on the writings of J.C. Ryle.

Around 40 people from the congregation and community were part of the Oasis Group led by [REDACTED] our Wellbeing Coordinator. They enjoyed the wonderfully varied programme on Tuesday mornings with guest speakers and occasional outings. Members donated to Connect2 TC Forth Valley who help adults overcome addiction by support and advocacy, and to Canine Partners which provides assistance dogs for people with disabilities. The group continued to liaise with Cambusbarron Village Nursery through their 'Mind the Gap' intergenerational project, providing joint activities during the year and an annual Christmas party for the children and staff. Members also participated in events organised by other churches in the area and attended activities hosted by Forth Valley Health & Social Care Partnership.

The Community Hub continued throughout the year to support a small group who value the opportunity to meet for friendship. We sought to provide pastoral care to a growing number of older people and bereavement support to families at the time of a funeral.

We had fifteen funerals in total, one wedding and one infant baptism.

A small number of children attended our Sunday School and enjoyed the activities. A good number of young people attended services and helped with the AV and livestream. Teen Church met fortnightly on Sunday evenings with up to eight teenagers attending.



Our CambusBairns group for pre-school children and their parents/carers grew with an average of 25 people attending each Wednesday morning. A small team led the Scripture Union group in Cambusbarron Primary School and the minister helped to facilitate the end of term services in the church.

Our Knit and Natter group, Men's Walking Group and Ukulele Beginners Group met regularly throughout the year and were greatly enjoyed by those attending.

Our services and other activities were publicised in posters and flyers, on social media and our website, and in the Stirling Observer as well as in Steeple News, our attractive church magazine.

We had monthly collections of food for Start Up Stirling, and supported Christian Aid, the Scottish Bible Society, Mary's Meals, Blythswood Care Shoebox Appeal, Poppy Scotland, and our mission partners Keith and Ida Waddell, who visited us during their furlough in May.

## **Financial Review**

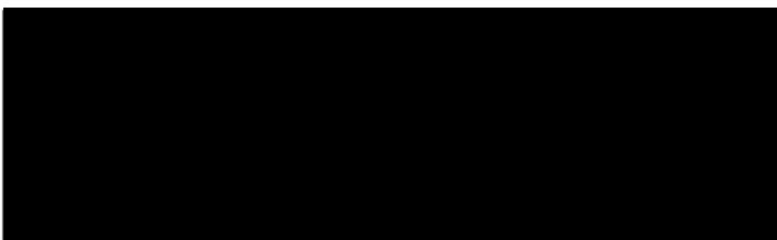
Main Donation income during 2024 was £77,736 against £69,431 during the previous year. In addition, £3,300 was provided by the congregation specifically for replacement of the windows in the manse. Open Plate recovered well with an uplift of £2,100 on the figures for the previous year. The main donations through bank standing orders and Free Will Offering increased by just under £6,700 and it is hoped this trend will continue into 2025. We benefited in 2024 from an increase in Gift Aid recovered of £3,461 as a result of increased giving.

Expenditure has been a little easier to anticipate and despite the current economic downturn we have been able to keep a number of expenses in check, and heating and lighting has reduced by £500 over the 2023 figures. We continue to carry a balance for gas with Scottish Gas of around £2,000. The main factor in our expenditure was the cost of maintaining our property with nearly £13,000 spent on replacing the manse windows, offset by the donations from the congregation. The additional property expenses resulted in a deficit for the year of £9,079 in general expenditure and it is anticipated that further works on the manse will be required during 2025. A reduction in our Reserves held in Edinburgh was necessary during 2023 to take account of the works undertaken and planned during 2024. The addition of interest mean these now stand at £85,745 against £81,144 at the end of 2023.

## **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 in the bank of £15,893 which covers some of the Reserves Policy and additional funds are also held in an Instant Access account with the General Trustees as mentioned in the Financial Report.

Approved by the Trustees and signed on their behalf,



**Independent Examiner's Report to the Trustees of Cambusbarron Parish Church of Scotland Bruce Memorial**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 11.

**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:

Address:

Date:

22/02/2025



# **Cambusbarron Parish Church of Scotland Bruce Memorial**

## **Receipts and Payments Account**

**Year ended 31 December 2024**

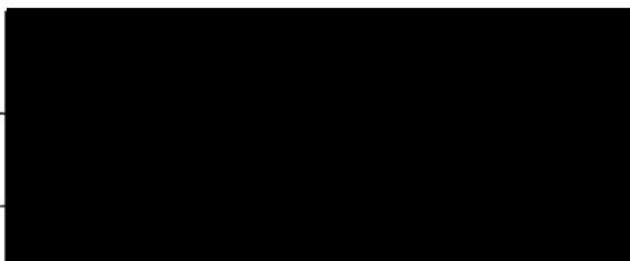
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	77,736	3,300		81,036	69,431
Grant from General Trustees		0			0	6,600
		0			0	2376
Bank & Deposit interest		4,601			4,601	3694
		<u>82,337</u>	<u>3,300</u>	<u>0</u>	<u>85,637</u>	<u>82,101</u>
Rental of premises		100			100	45
Weddings and Funerals		3,300			3,300	2500
Oasis Group		2,578			2,578	2833
Hub		1,177			1,177	1893
Other Receipts		1,527			1,527	1361
<b><u>Total Receipts</u></b>		<u>91,019</u>	<u>3,300</u>	<u>0</u>	<u>94,319</u>	<u>90,733</u>
<b><u>Payments</u></b>	<b>4</b>					
Costs of generating funds		94			94	116
Charitable activities		99,729	3,300		103,029	112,889
Governance costs		275			275	250
<b><u>Total Payments</u></b>		<u>100,098</u>	<u>3,300</u>	<u></u>	<u>103,398</u>	<u>113,255</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		-9,079	0		-9,079	-1784
<b>Transfers</b>						
<b>Excess of Receipts over Payments for the year</b>		<u>-9,079</u>	<u>0</u>	<u></u>	<u>-9,079</u>	<u>-22,522</u>

**Cambusbarron Parish Church Bruce Memorial**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	110,630			110,630	133,152
<b><u>Movement in year:</u></b>					
Excess of Receipts over Payments for the year	-9079			-9079	-22,522
Bank & deposit balances carried forward	<u>101,551</u>	<u>0</u>	<u></u>	<u>101,551</u>	<u>110,630</u>
<b><u>Investments at market value</u></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b><u>Assets</u></b>					
Gift Aid Receivable	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b><u>Liabilities</u></b>					
Cost of repair not yet billed	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on .

For and on behalf of the Kirk Session



Session Clerk

Treasurer



**Cambusbarron Parish Church Bruce Memorial**

**Statement of Balances**

**Notes to the Accounts**

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

During the course of the year Rev Graham Nash, Minister of the Church received reimbursement of travel and Council Tax amounting to £4,382.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	29,486	86,418	-100,098		15,806
Reserve Fund	81,144	4,601			85,745
	<u>110,630</u>	<u>91,019</u>	<u>-100,098</u>		<u>101,551</u>
<b>Restricted funds</b>					
General Fund	0	3,300	-3,300		0
	<u>0</u>	<u>3,300</u>	<u>-3,300</u>		<u>0</u>
<b>Total funds</b>	<u>110,630</u>	<u>94,319</u>	<u>-103,398</u>		<u>101,551</u>

**Purposes of Restricted Funds**

Restricted Funds relate to monies donated by the congregation relative to manse replacement windows.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
Bank Mandates & FWO	53,389			53,389	46,643
Tax Recovered on Gift Aid Donations	15,192			15,192	11,731
Ordinary Offerings (Open Plate)	6,846			6,846	4,745
Other Offerings, Donations etc	2,309	3,300		5,609	6,312
	<u>77,736</u>	<u>3,300</u>		<u>81,036</u>	<u>69,431</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes					116
	<u>94</u>			<u>94</u>	<u>116</u>
<b>Charitable activities</b>					
Bibles and Hymn Books	200			200	0
Property Expenses	13,479	3,300		16,779	19,793
Children and Youth Activities	178			178	
Cleaning and Supplies	2,482			2,482	2,466
Community Worker - Salary	6,872			6,872	3,812
Community Worker - Tax & NI	1,361			1,361	1,257
Compassion UK	372			372	352
Council Tax	3,182			3,182	3,085
Garden	34			34	44
Heat and Light	8,059			8,059	8,529
Insurance	2,394			2,394	2,357
Life and Work	168			168	252
Ministers Travel Expenses	1,200			1,200	720
Giving to Grow	46,652			46,652	41,322
Music Licence	1,188			1,188	1,108
Presbytery Dues	1,435			1,435	1,072
Phones	2,011			2,011	1,702
Stationery and Printing	2,381			2,381	1,926
Professional Service Fees	781			781	645
Pulpit Supply/Relief Organist	441			441	416
Website, Computer and IT	686			686	155
Oasis Group	2,020			2,020	2,278
Architect	0			0	6,600
Hub	2,110			2,110	234
After Church Teas	43			43	764
	<u>99,729</u>	<u>3,300</u>		<u>103,029</u>	<u>100,889</u>
<b>Governance costs</b>					
Independent examiner's fees	<u>275</u>			<u>275</u>	<u>250</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 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 £31,842 and the maximum stipend (in the tenth and subsequent years) £38,884.

6. Collections for Third Parties

	2024	2023
	£	£
Christian Aid	100	537
Mwandi	731	
Mary's Meals	431	
Greener Cambusbarron		50
DEC Turkey		645
Keswick Ministries		180
, Poppy Scotland	223	231
	<u>1,485</u>	<u>1,643</u>