

# **Dunipace Parish Church of Scotland**

## **ANNUAL REPORT & ACCOUNTS**

**2025**

**Congregation No: 221362**

**Charity No: SC002943**

## Reference and Administrative Information

Charity Name: Dunipace Parish Church of Scotland  
Charity Registration Number: SC002943  
Congregation Reference No: 221362  
8 Fairmount Drive  
Sauchie  
Alloa  
FK10 3HN

### Trustees

Mrs Anne Blair *	Mrs Anne Marchant
Mrs Sandra Cook	Mrs Jane Mills
Mrs Barbara Fulford	Mrs Elizabeth Nicholson
Rev Dr Jean W Gallacher	Mrs Fiona Platt
Mr Archie Kerr	Mr David Reynolds
Mrs Sheila Kerr	Mrs Aileen Sneddon *
Mrs Helen Lax	Mrs Sandra Teven
Mrs Maureen Pleace	

Mrs Anne Blair and Mrs Aileen Sneddon retired as elders on 22nd June 2025.  
We record our thanks for their long years of dedicated service and faithfulness.

### Unitary Constitution adopted 2019

#### Principal Office-bearers

Minister:	Rev. Dr. Jean W Gallacher
Session Clerk:	Mrs Barbara Fulford
Assistant Clerk:	Mrs Sandra Teven
Church Treasurer:	Mrs Anne Marchant

#### Independent Examiner

Mr Kevin McGuckien  
KAL Accountants  
3 Baird Gardens  
Blantyre  
G72 0WT

#### Bankers

Bank of Scotland  
138/140 High Street  
Falkirk  
FK1 1NR

## **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 New Unitary 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. The names of those who served as trustees during the year are shown on page 1.

#### **Organisational Structure**

The Kirk Session is chaired by the Minister, whom failing, the Interim Moderator. Certain responsibilities are delegated to our various committees, namely worship, finance, property, mission, outreach, fundraising, safeguarding, as appropriate. The Kirk Session meets at least 6 times a year and is also 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. 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.

#### **Activities and Performance**

2025 started on a positive note, the new green shoots of worship, mission & outreach, highlighted in our 2024 Annual Report did indeed grow and flourish. Taking the words of Proverbs 16:3 to heart, as a worshipping community, seeking to serve our parish and beyond, we did indeed prayerfully commit our work and witness to the Lord.

In the unfolding of the year, new people came along to worship with us and by the end of the year were contributing to our "planning session" which took the form of a lunch after worship, in the month of November. It was a joy to see them engage in our church family and feel able to express their views and offer good ideas in relation to us fulfilling our goals, which are focused on the Five marks of Mission. An interesting point coming out of this observation is that whilst on paper, the membership roll of 140 (at the end of December 2024) in the course of 2025 increased by one through a Profession of Faith and fell by ten through the death of communicant members, resulting in a roll of 131 at the end of 2025, however, in truth our church attendance increased through the new folks coming along but because they did not have certificates of transference and were not added to the roll in 2025 they were not included in the numbers. It is hoped, that as a result of their weekly attendance at worship and clearly demonstrated commitment to our goals, they will be added through resolution of the Kirk Session to our roll membership at the start of 2026. This seems to highlight the point that numbers on paper do not always give a true reflection of the level of commitment that exists in person. In 2025 we did indeed fulfil the marks of mission, which aim to draw others into the church family. even though on paper the numbers did not reveal this truth.



## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2025**

#### **Activities and Performance cont.**

In addition, other new folks drew alongside us through their involvement with our mission and outreach work. In November 2024 we started the Toastie Tuesday, freely offering a warm space, warm toastie and the warmth of friendship to those who often feel isolated. I am delighted to report that by November 2025 – we celebrated its first anniversary giving thanks for the positive impact this outreach venture has had. We wondered if we would have enough helpers to make it work and ended up with no less than twelve people on the rota. One lady saw us in the supermarket buying the food we required and was so moved by our work that she came along the very next week and is now very much part of our Team. Although there is a regular core group who attend the Toastie Tuesday weekly, there are always new faces coming along. Pastoral support is also offered. It has been a steep learning curve for us but we have not only fully complied with all health & safety and food hygiene regulations, we have served the community and seen new offshoots emerge in the form of a Toastie Thursday for school children, a Toddlers Toastie at Christmas and a Breakfast with Sants for families. Whether it be at our Craft Stall at the Community Gala Day in May or the Denny Winter celebration in December, the Messy Church or in the presentation of a Bible to all Primary Seven Pupils each year, an appropriately aged book with a biblical message is freely given to all who come along. All of this outreach has continued to strengthen our ties with the Primary school and wider community and allowed the minister to work in partnership with the Primary School Community Learning Development Officer.

Contact with our members is maintained through parish visiting, a regular magazine and weekly service reflections sent out to the housebound. Regular intimations keep folks informed and all policies, in relation to our practice and procedures, are displayed in the halls and in the church vestibule. Our United Services continued in 2025, not only at Holy Week and Easter but on five other occasions during the year. The objective is to increase our working relationship with neighbouring congregations.

The above key achievements in relation to our work and witness are made possible through the time, talents, possessions and prayers that our members willingly offer. A sincere word of thanks is extended to each and every one of them.

It is, however, only right to note that in relation to our performance in 2025, we had many challenges to face. It is demanding asking a roll of 140 people, in a small community, to raise a general income in the region of £70,000. We have always met what has been asked of us and give thanks for the generosity of those who support us, but ever rising costs, especially in relation to property expenditure, make it harder and harder. At the end of 2025 damage to a panel in the church ceiling cost us over £4,000 when we were almost running on fumes. It is stressful knowing that you are only one major property crisis away from despair. The resilience of our Trustees and members is commendable.

The Mission Plan has been equally challenging and for many years has been going round and round in circles. It has cost those involved in the discussions a lot of time and frustration but, once again, their faithfulness and trust in God needs to be acknowledged. It is hoped that 2026 will be the year in which the way forward is found.

The above challenges and frustrations in our performance, which are very much part of our church journey, are borne graciously by our Trustees who work tirelessly, with some of them travelling quite a distance, on a weekly basis, to fulfil their role. Once again thanks are extended to them all.

We end the year 2025 believing that He who began a good work in us will carry it on to completion.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2025**

#### **Financial Review**

We express our thanks to everyone who has supported us throughout the year, whether through donations, helping to run fundraising events or attending these events. Our church has ever increasing financial costs which need to be met on an ongoing regular basis, with most items of expenditure continuing to demand an increased level of outgoing. In 2025 we again worked hard at increasing our income from fundraising with considerable success. All our costs continued to be met in full and timeously. However, due to having to catch up by several thousand pounds on the gas bill which accumulated while our meter wasn't functioning for the last few months of 2024, and some unexpected repairs to the church ceiling we finished the year with expenditure exceeding income by £9820. Of our General Account income of the year approximately 58% was from Gift Aid and reclaimed tax, 8% from Free Will Offerings and 5% from Open Plate, the remainder coming from other donations, fundraising and premises lets.

We continue to be in a journey with an uncertain outcome, and as we proceed, we thank everyone for their continued support of the work of Jesus Christ and ask every member and supporter to prayerfully consider their contribution, both financial and practical, to enable us to meet the future for our Church with strength and positivity.

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately five months expenditure including designated funds.

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.

Approved by the Trustees and signed on their behalf,



**Mrs Barbara Fulford**  
**Session Clerk**

**Dated** 13/3/2026



**Dunipace Parish Church**  
**SC002943**

**Independent Examiner's Report to the Trustees of Dunipace Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 12.

**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
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Mr Kevin McGuckien  
KAL Accountants  
3 Baird Gardens  
Blantyre  
South Lanarkshire  
G72 0WT  
Dated 16/3/26

## Dunipace Parish Church of Scotland

### Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	
Donations	3	49,511	0	0	49,511	54,125
Legacies		0	0	0	0	0
Activities Generating Funds		5,823	0	0	5,823	7,302
Bank & Deposit interest		0	0	0	0	0
		55,334	0	0	55,334	61,427
Rental of Church Halls		2,932	0	0	2,932	5,845
Rental of Flat		2,594	0	0	2,594	0
Weddings/Funerals		2,430	227	0	2,657	1,419
<u>Total Receipts</u>		63,290	227	0	63,517	68,691
<u>Payments</u>	4					
Costs of generating funds		346	0	0	346	372
Charitable activities		72,312	282	0	72,594	59,107
Governance costs		452	0	0	452	252
Other payment		0	0	0	0	0
<u>Total Payments</u>		73,110	282	0	73,392	59,731
Excess of Receipts over Payments for the year before transfers		-9,820	-55	0	-9,875	8,960
<b>Transfers</b>		0	0	0	0	0
Excess of Receipts over Payments for the year		-9,820	-55	0	-9,875	8,960

**Dunipace Parish Church of Scotland**  
**Statement of Balances**  
**At 31 December 2025**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>	<b>2</b>					
Bank & deposit balances brought forward		42,256	1,061	0	43,317	34,357
<b>Movement in year:</b>						
Excess of Receipts over Payments for year		-9,820	-55	0	-9,875	8,960
Bank & deposit balances carried forward		<u>32,436</u>	<u>1,006</u>	<u>0</u>	<u>33,442</u>	<u>43,317</u>

**Assets**

*Amounts due to Congregation*

Gift Aid Receivable 2024/25	<u>5,400</u>
	<u>5,400</u>

**Liabilities**

*Amounts due by Congregation*

Independent Examiners fees	<u>252</u>
	<u>252</u>

The accounts were approved by the Trustees.

Signed on behalf of the Trustees

<u>Barbara Fulford</u>	Barbara Fulford
<u>13/3/2026</u>	Session Clerk
	Date
<u>Anne L. Marchant</u>	Anne Marchant
<u>13/3/26</u>	Treasurer
	Date



## **Dunipace Parish Church of Scotland**

### **Statement of Balances**

#### **Notes to the Accounts**

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

During the year any trustees reimbursement expenses were imaterial.

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 2025	Receipts	Payments	Transfers	At 31 Dec 2025
<b>Unrestricted funds</b>					
Reserve fund	13,600	3,434	9,733	0	7,301
Vacancy Fund	10,464	0	0	0	10,464
Youth Fund	233	0	145	0	88
Designated Fund	4,771	0	0	0	4,771
General Fund	13,188	59,856	63,232	0	9,812
	<u>42,256</u>	<u>63,290</u>	<u>73,110</u>	<u>0</u>	<u>32,436</u>
<b>Restricted funds</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Community Outreach	1,061	227	282	0	1,006
	<u>1,061</u>	<u>227</u>	<u>282</u>	<u>0</u>	<u>1,006</u>
<b>Endowment funds</b>					
Cram Legacy Capital Account	0	0	0	0	0
Balloch Bequest	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total funds</b>	<u>43,317</u>	<u>63,517</u>	<u>73,392</u>	<u>0</u>	<u>33,442</u>

#### **Purposes of Designated Funds**

Reserve Fund: The Trustees have set aside funds for the maintenance of the church property and any extraordinary expenses.

Vacancy Fund: The Trustees have designated this for expenses in the event of a change of Minister.

Youth Fund: The Trustees have designated funds for the benefit of the youth of the Parish.

Designated Fund: The Trustees have set up this fund to receive and disburse funds for Special Projects as from time to time designated by the Congregational Board.

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

The Community Fund is reserved for outreach activities.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	4,131	0	0	4,131	5,149
Gift Aid Donations	29,395	0	0	29,395	30,631
Tax Recovered - Gift Aid Donations	8,848	0	0	8,848	8,788
Ordinary Offerings (Open Plate)	2,662	0	0	2,662	2,380
Toastie Tuesday Donations	845	0	0	845	0
Other Offerings, Donations etc	3,630	0	0	3,630	7,177
	<u>49,511</u>	<u>0</u>	<u>0</u>	<u>49,511</u>	<u>54,125</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Cash Books	44	0	0	44	0
Offering envelopes	302	0	0	302	372
	<u>346</u>	<u>0</u>	<u>0</u>	<u>346</u>	<u>372</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	35,425	0	0	35,425	32,937
Presbytery dues	1,057	0	0	1,057	985
Minister's expenses	1,745	0	0	1,745	1,286
Pulpit supply	500	0	0	500	600
Equipment & maintenance	2,271	0	0	2,271	1,127
Council Tax Manse	2,663	0	0	2,663	2,249
Property costs and repairs	6,455	0	0	6,455	2,586
Heat and light	9,343	0	0	9,343	5,631
Insurance	4,456	0	0	4,456	3,925
Organ & music	4,845	0	0	4,845	4,150
Printing, stationery and postage	1,516	0	0	1,516	1,605
Internet and Phone	1,058	0	0	1,058	1,335
Other	978	282	0	1,260	691
	<u>72,312</u>	<u>282</u>	<u>0</u>	<u>72,594</u>	<u>59,107</u>
<b>Governance costs</b>					
Independent Examiner's fee	252	0	0	252	252
Land Registration Fee	200	0	0	200	0
	<u>452</u>	<u>282</u>	<u>0</u>	<u>452</u>	<u>252</u>
<b>Other payments</b>					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<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 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 £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

	2025	2024
6. Collections for Third Parties	£	£
World Day of Prayer	0	726
Earl Haig Fund	39	46
Christian Aid	107	120
Food Train Collection (joint Service)	420	0
Parkinsons	100	0
	<u>666</u>	<u>892</u>



## APPENDIX

### FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

221362 Dunipace

#### *Consolidated Fabric Fund*

CAPITAL ACCOUNT	2025 £
Credit balances held at 31 December at cost	-
Market value of balances at 31 December	-

#### REVENUE ACCOUNT

Credit balance at 31 December	-
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#### TEMPORARY ACCOUNT

Credit balance at 31 December	-
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#### *Individual Fund*

**Purpose:** Income should be used for youth work.

EXPENDABLE	2025 £
Credit balances held at 31 December at cost	111.10
Market value of balances at 31 December	111.10

#### PERMANENT ENDOWMENT

Credit balances held at 31 December at cost	2,493.83
Market value of balances at 31 December	2,493.83