

Allan Church of Scotland

Bannockburn

Congregation Number: 231392

Charity Number: SC 002953

Reference and Administrative Information

Charity Name: Allan Church of Scotland Bannockburn

Charity Number: SC 002953

Congregation Reference Number: 231392

Contact Address: Allan Church of Scotland
38 Abbot Road
Broomridge
Stirling
FK7 7HQ

Trustees

Kirk Session



Congregational Board



Emeritus Elders



Principal Office Bearers



Bankers

The Royal Bank of Scotland plc

Stirling (F) Branch

Units 22/23

Thistles Shopping Centre

Stirling

FK8 2EA

Trustees' Annual Report Year ended 31 December 2024

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. Session Members are automatically members of the Board

Organisational Structure

The Congregational Board is currently chaired by the Interim Moderator and meets nine times a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

The Kirk Session also chaired by the Interim Moderator meets nine times a year and is responsible for spiritual affairs within the church. The Locum Minister also attends both meetings when available.

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.

The objectives and activities summarised below are those that usually take place.

The Congregation gathers for worship on a Sunday at 11.15am. During the diet of worship our Sunday School meets.

During the week the following meet in church premises (Halls & Church.)

On a Monday there is the Dawn Fraser School of Dance bringing in children from the community.

On the 1st and 3rd Tuesday Mornings of each month (excepting July and August) our Coffee club meets and is a focal point for people from within the village and for visitors to the local area.

On a Tuesday Evening there is a Line Dancing Class which draws from within and outside the local community.

On Wednesday mornings Jo Dance Fit classes are held.

On Thursday evenings Yoga classes are held

On Friday mornings Pilates classes are held.

Organizations from the Community are welcome to use the Hall, donating what they can to cover heating and lighting if they can afford this.

Throughout the year special services are held which include World Day of Prayer and Palm Sunday Evening where 6 local churches all come together, and throughout Holy Week services are held each evening.

Christmas Eve services, Remembrance Service and others as required are also held.

During times of Bereavement the church is available for families.

Christmas Coffee morning.

At Easter we hold a coffee morning on the Saturday, and on Easter Sunday we meet in the local park for some fellowship and an egg rolling competition which is thoroughly enjoyed by both old and young. This is followed by breakfast in the hall and then the Easter Family Service. All are welcome to attend.

Achievements and Performance

The various groups using the hall continued and a new Yoga group started in January. The Church Hall was also used for birthday parties and community activity on several occasions, including Stirling Carers.

In February we held a Valentines Soup & Sweet Lunch after Sunday Church Service. Our Tuesday Coffee morning club continued. A very successful Easter coffee morning was held and on Easter Sunday we met in the park for worship and egg rolling followed by breakfast in the Church Hall prior to Sunday Service. All these activities contributed to raising funds and celebrating fellowship.

On the first Sunday each month, excluding July and August, a soup and filled roll lunch was held after the service, all are welcome to stay behind and enjoy the lunch and fellowship.

In August we held a Tea Party in the hall which was open to all and those who attended thoroughly enjoyed the delicacies on offer.

The local Primary School continues to hold services at the end of term at Easter, Summer, and Christmas. The children's families can, attend these services, and a great number do.

As in previous years, our young Church engaged with Scripture Union, this year at Easter and during the July/August holidays with a summer club hosted jointly by the Allan and other local churches with children from the community enjoying the varied programme and their time together. Scripture Union also engaged with pupils from the local High and Primary Schools with this being very successful.

As in previous years, the exterior of the Church was lit to draw attention to various national events and charities e.g. International Epilepsy Awareness, Easter, Remembrance etc.

Harvest thanksgiving service was held in October with the donations received going to StartUp Stirling food bank. A harvest lunch was also held after the morning service.

In October Murrayfield United Free Church held a concert in the Church Halls.

In November a special event of all things Scottish was held to celebrate St Andrews Day. Tableau were created depicting Scottish heroes past and present and local history. Both Primary Schools and our local High School took part. The Church was opened on Friday and Saturday and on the Saturday a lunch of Haggis, neeps and tatties was enjoyed by all.

As per normal practice, a Christmas tree was erected, and lit in the Church Garden at the front of the Church, and a stable depicting the birth of Jesus was also put in place in the garden.

A Gift Day on Sunday 22 December raised funds for the Children's Hospice Association Scotland.

The Congregation continues to support StartUp Stirling up through donations of food (weekly collection).

During the year, the Board has continued to work on the upkeep of the Church, Halls and Manse, the major items being repairs to the kitchen roof, stained glass window repairs, the fitting of protective sheet on Church windows and a complete replacement wooden fence around the back garden of the Manse.

Essential maintenance and upkeep was undertaken in the Church, Halls and gardens and we continue to use recycling bins for garden waste, batteries, paper, card and tins throughout the church premises, as well as using our Clothing Bank donation bin to get the village involved with recycling which in turn raises funds for the Church.

Financial Review

The principle source of income is through members Direct Debit Mandate to the Church current account, this is added to by Weekly Free Will Offering Envelopes and through the Open Plate. A number of members have signed Gift Aid forms and regular claims are made for the return of tax payable. Total receipts for 2024, are up overall on 2023, due increases in interest paid on deposits, investment distributions, rental/use of the halls and a slight increase in member contributions. Total payments in 2024 are up considerably on 2023 due primarily to fabric expenditure, increased giving to grow and ministerial costs and sharp increase in utility costs.

There are two restricted funds in place:

1. Steeple and related repairs that may be necessary in the future.
2. Consolidated Fabric Fund (generated from previous Manse Rental) used to contribute to annual Insurance costs, Manse or Church Fabric requirements only.

Further investments in the Church of Scotland Investors Trust Growth and Income Funds continue to be put in place by re-investment of distributions paid from these funds and investment of any legacy funds received where appropriate.

Reserves Policy

The reserves policy is under constant review and in view of the age of the Church building, it is the Trustee's policy to hold as a minimum, reserves of between nine and twelve months expenditure, including designated funds whenever possible. At the year end the Church held:

Unrestricted cash funds £45,238.88 of which:

£5210.13 General Account.
 £5,112.59 designated for Fabric.
 £279.96 designated for Sunday School.
 £17,814.26 designated for identified Projects.
 £16,821.94 designated for General Congregational Purposes.

Restricted cash funds of 9153.29 of which:

£7,230.46 designated for Steeple.
 £1,938.98 Consolidated Fabric Fund.

Investments with a market value of £51,796.46 at 31 Dec 24 are also in place additional to the above cash deposits, these are set aside for the long-term needs of the Church.

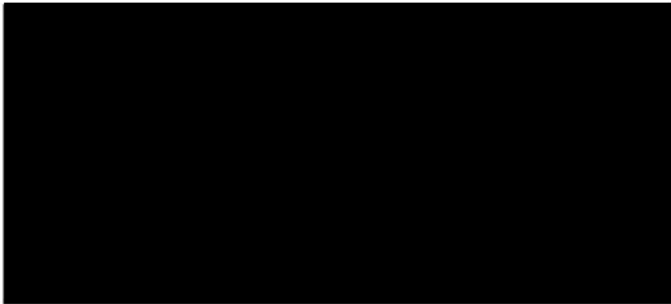
Trustees' Annual Report (cont)
Year ended 31 December 2024

Statement of Trustees' Responsibilities

The financial statement covering the year 2024 has been prepared by the treasurer and approved by the Financial Board. These are attached to this report.

Regular update on the necessary maintenance and repair activity along with recommendations on action required to rectify are brought before the Board for approval during scheduled Board meetings.

The Session and Congregational Board are of the opinion that under the terms of 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 all the necessary steps have been taken to comply with these acts, with all reasonable steps being taken in relation to the prevention and/or detection of fraud and other irregularities.



Allan Church of Scotland Bannockburn
SC 002953

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

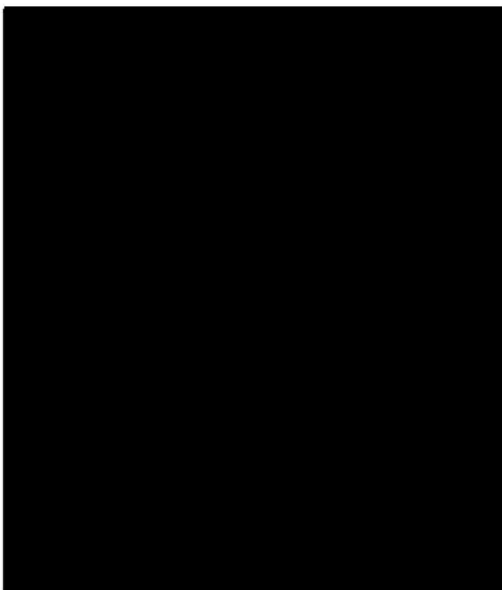
Basis of independent examiner's statement

An examination 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 seeking 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2024, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland)
 - the accounts do not accord with those records
 - the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Allan Church**Receipts and Payments Account****Year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note					
Donations	3	31,130.20		-	31,130.20	30,601.20
Legacies				-	-	
Activities for Generating Funds		4,420.64		-	4,420.64	3,614.24
Bank & Deposit interest		2,567.69	629.90	-	3,197.59	2,299.83
Investment income		2,033.85		-	2,033.85	1,662.89
Manse Rental Income		-		-	-	
		40,152.38	# 629.90	-	40,782.28	38,178.16
Rental/Use of premises		4,691.50	-	-	4,691.50	3,385.00
Other Receipts		499.60	16.15	-	515.75	563.86
		5,191.10	16.15	-	5,207.25	3,948.86
<u>Total Receipts</u>		45,343.48	# 646.05	-	45,989.53	42,127.02
<u>Payments</u>	4					
Costs of generating funds		557.04			557.04	322.14
Charitable activities		49,452.95	6,993.34		56,446.29	40,286.16
Governance costs						
Other payments		2,050.84			2,050.84	1,684.16
<u>Total Payments</u>		52,060.83	6,993.34	-	59,054.17	42,292.46
Excess of Receipts over Payments for the year before transfers		(6,717.35)	(6,347.29)	-	(13,064.64)	(165.44)
Transfers			-	-	-	
Excess of Receipts over Payments for the year		(6,717.35)	(6,347.29)	-	(13,064.64)	(165.44)

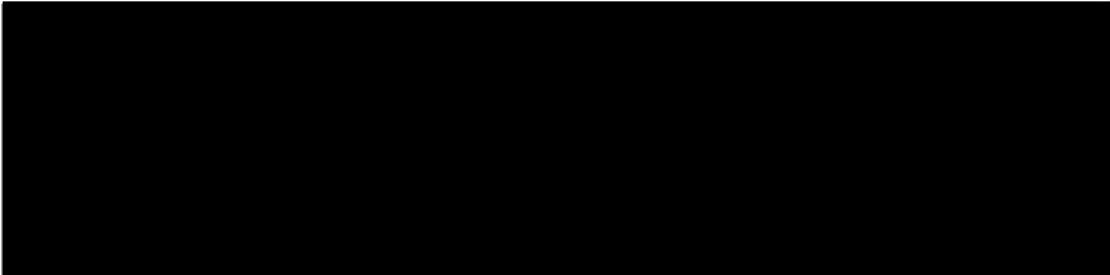
Allan Church
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Note					
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	51,956.23	15,516.73	-	67,472.96	67,638.40
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	(6,717.35)	(6,347.29)	-	(13,064.64)	(165.44)
Bank & deposit balances carried forward	45,238.88	9,169.44	-	54,408.32	67,472.96
<u>Investments at market value</u>	51,796.46	-	-	51,796.46	47,644.98
(cost £)	45,238.12	-	-	45,238.12	43,187.28
<u>Assets</u>					
Gift Aid Tax Receivable	1,422.33	-	-	1,422.33	1,238.11
<u>Liabilities</u>	-	-	-	-	-

The accounts were approved by the Kirk Session and Financial Board on

2 APRIL 2025

For and on behalf of the Kirk Session and Financial Board



tes to the Accounts**Trustee Remuneration and Related Party Transactions**

One trustee Mrs F Buchanan received remuneration of £4,657.71 (Wages for cleaning)

No connected persons or related third parties received remuneration for work done

Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General (Current) Account	4,403.02	40,630.51	(39,728.25)	(95.15)	5,210.13
Designated Fabric Fund	7,904.81	362.63	(3,250.00)	95.15	5,112.59
Sunday School Fund	247.09	195.37	(162.50)		279.96
Projects Fund	16,929.24	885.02			17,814.26
General Congregational Purposes	22,472.07	3,269.95	(8,920.08)		16,821.94
	51,956.23	45,343.48	(52,060.83)	-	45,238.88
Restricted funds					
Steeple Fund	6,871.25	359.21	-		7,230.46
Consolidated Fabric Fund	8,645.48	286.84	(6,993.34)		1,938.98
	15,516.73	646.05	(6,993.34)	-	9,169.44
Endowment funds					
	-	-	-	-	-
Total funds	67,472.96	45,989.53	(59,054.17)	-	54,408.32

Purposes of Designated Funds

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

Sunday School Fund: for necessary Sunday School resources

Projects Fund: The Trustees administer this fund to carry out upgrading of the Church property

General Congregational Purposes: The Trustees intend this fund to be set aside for the medium term future of the Church.

Steeple Fund: Restricted for steeple related work

Consolidated Fabric Fund (Manse rental income) restricted for Fabric expenditure in Church buildings & Manse, Insurance Premium

Allan Church**Analysis of Receipts & Payments****At 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	1,458.50	-	-	1,458.50	1,467.45
Gift Aid Donations	15,290.21	-	-	15,290.21	14,941.02
Tax Recovered on Gift Aid Donations	4,895.86	-	-	4,895.86	4,546.72
Ordinary Offerings (Open Plate)	4,334.93	-	-	4,334.93	6,752.83
Other Offerings, Donations etc	5,150.70	-	-	5,150.70	2,893.18
	<u>31,130.20</u>	<u>-</u>	<u>-</u>	<u>31,130.20</u>	<u>30,601.20</u>

4 Analysis of Payments**Costs of generating funds**

Investment Managers' fees

Offering envelopes

Fund raising expenses

	294.96	-	-	294.96	121.95
	262.08	-	-	262.08	200.19
	<u>557.04</u>	<u>-</u>	<u>-</u>	<u>557.04</u>	<u>322.14</u>

Charitable activities

Giving to Grow

Locum Minister Costs

Presbytery dues

Ministers Expenses

Locum Minister Expenses

Interim Moderator Expenses

Telephone & Media

Pulpit supply

Other staffing costs

Fabric repairs & maintenance

Council Tax

Heat and Light (Church)

Heat and Light (Manse)

Water Charges

Manse Fabric & Garden

Insurance

Other building costs

Organ & music

Printing, stationery and postage

Other expenses

Designated Fabric Fund

Sunday School Fund

Special Projects Fund

Consolidated Fabric Fund

General Congregational Purposes

	21,113.80	-	-	21,113.80	19,436.04
	3,936.34	-	-	3,936.34	-
	908.00	-	-	908.00	745.00
	-	-	-	-	639.65
	60.08	-	-	60.08	-
	61.64	-	-	61.64	48.13
	-	-	-	-	615.65
	842.55	-	-	842.55	1,055.60
	4,657.71	-	-	4,657.71	4,242.93
	1,905.87	-	-	1,905.87	2,490.28
	-	-	-	-	491.40
	3,817.91	-	-	3,817.91	2,916.98
	146.29	-	-	146.29	-
	-	-	-	-	-
	382.63	-	-	382.63	75.60
	397.27	-	-	397.27	368.23
	90.00	-	-	90.00	-
	132.49	-	-	132.49	93.00
	718.63	-	-	718.63	872.57
	-	-	-	-	1,050.46
	3,250.00	-	-	3,250.00	1,695.00
	162.50	-	-	162.50	90.68
	-	-	-	-	-
	-	6,993.34	-	6,993.34	3,358.96
	6,869.24	-	-	6,869.24	-
	<u>49,452.95</u>	<u># 6,993.34</u>	<u>-</u>	<u>56,446.29</u>	<u>40,286.16</u>

Governance costs

Independent examiner's fees

	-	-	-	-	-
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Other payments

Purchase of assets

Purchase of investments

General Congregational Purposes Fund

	-	-	-	-	-
	-	-	-	-	-
	2,050.84	-	-	2,050.84	1,684.16
	<u>2,050.84</u>	<u>-</u>	<u>-</u>	<u>2,050.84</u>	<u>1,684.16</u>

Allan Church**Analysis of Receipts & Payments****At 31 December 2024****5 Ministers 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.

Minimum stipend £31,642.00 Maximum Stipend in 5th and subsequent years of service £38,884.00

6 Collections for Third Parties

	2024	2023
	£	£
Christian Aid Week	£ 265.65	£ 434.66
Poppy Scotland	£ 97.00	£ 114.65
Christmas Gift Collection	£ 219.50	£ 400.00
DEC Turkey/Syria Earthquakes Appeal		£ 500.00
Prince's Trust		£ 380.42
Christian Aid Libya Floods Appeal		£ 100.00
DEC Middle East Crisis Appeal	£ 10.00	£ 324.00
CHAMP 1 UK (Holy week collections)	£ 400.00	
	£ 992.15	£ 2,253.73

Allan Church**Memorandum Appendix - Fabric Funds Held in Consolidated Fabric Fund****At 31 December 2024**

Date	Transaction	Account	Debit	Credit
OPENING BALANCE			£	8,645.48
15/02/2024	2024 Insurance	Insurance - Buildings	£ 3,433.47	£ -
15/02/2024	Interest Q/E 31/12/2023	Revenue Interest	£ -	£ 103.15
15/05/2024	Interest Q/E 31/03/2024	Revenue Interest	£ -	£ 78.55
31/05/2024	Q4 allocation of support costs 2023	Administration Costs - Consol	£ 6.23	£ -
31/05/2024	Q1 allocation of support costs 2024	Administration Costs - Consol	£ 6.70	£ -
31/06/2024	Q2 allocation of support costs 2024	Administration Costs - Consol	£ 5.11	£ -
18/07/2024	Class 1A NI living accommodation	NIC	£ 3,537.49	£ -
15/08/2024	Interest Q/E 31/06/2024	Revenue Interest	£ -	£ 66.70
30/09/2024	Q3 allocation of support costs 2024	Administration Costs - Consol	£ 4.34	£ -
15/11/2024	Interest Q/E 30/09/2024	Revenue Interest	£ -	£ 22.29
31/12/2024	Q4 allocation of support costs 2024	Administration Costs - Consol	£ -	£ 16.15
TRANSACTIONS			£ 6,993.34	£ 286.84
CLOSING BALANCE			£	1,938.98

Allan Church

Memorandum Appendix - Analysis of Other Income

At 31 December 2024

Page	Item	Item	Description	Amount
8	Receipts and Payments Account	Rental/Use of Premises	Use of Church Halls: By dancing & fitness groups Community use for children's birthday parties, other general community groups as	<u>£ 4,691.50</u>
			Collection boxes for coin, donated by members toward heating & painting costs.	£ 195.11
		Other Receipts	Sunday School	£ 190.33
			Sundries	£ 114.16
			Consolidated Fabric Fund Credit	£ 16.15
				<u>£ 515.75</u>
11	Analysis of Receipts & Payments	Other Offerings, Donations etc	Donations	£ 343.90
			Funeral Donations	£ 1,800.00
			Clothing Bank	£ 528.80
			Monthly Non Gift Aid Direct Debits & Standing Orders	£ 2,478.00
				<u>£ 5,150.70</u>