

# **Dunblane St Blane's Church of Scotland**

## **ACCOUNTS FOR THE YEAR TO 31 DECEMBER 2025**

**Congregation No: 231408**

**Charity No: SC 005185**

**Contact Address:**

**c/o M G S Yuille**

**Treasurer**

**35 Menteith View, Dunblane FK15 0PD**

## **Dunblane St Blane's Church of Scotland**

### **Reference and Administrative Information**

#### **Trustees and Principal Office-bearers who served during the year**

Interim Minister	Rev Dr Andrew Gardner – Demitted office 30 <sup>th</sup> June
Interim Moderator from 1 July – 2 December	Rev J McNeil
Minister	Rev Mark Boshoff – Inducted 2 December
Session Clerk:	Mr A G Dunn CA
Church Treasurer:	Mr M G S Yuille BAcc CA

#### **Trustees who served during the year were as follow:**

##### **Elders, Members of the Kirk Session**

Mr D Bryden, Property Convenor & Co-Chair of the Finance/Property Committee  
Mr J Campbell  
Mrs M Campbell  
Mrs M Carter  
Mr P Christmas  
Miss J Conely, Chair, Pastoral Care Committee  
Mr A G Dunn, Session Clerk  
Mr M Elliott  
Mr D Gunn, Presbytery Elder  
Ms M Henderson (from 29<sup>th</sup> June)  
Mrs M Lawrie  
Mrs E Livingstone  
Mr P Mackay  
Mr I McLellan  
Mr G Mitchell (from 29<sup>th</sup> June)  
Mrs S Perrie (from 29<sup>th</sup> June)  
Mr T Rees  
Mr D Reid, Gift Aid Convenor  
Mrs E Reid  
Mr D Scott  
Mrs M Watson  
Mrs M Willis (from 29<sup>th</sup> June)  
Mr A Young  
Mr M G S Yuille, Treasurer and Co-Chair of the Finance/Property Committee

**Emeritus Elders** - Mrs F Eadington, Mrs M Ferguson, Mr R Menzies and Mrs M MacLeod.

**Independent Examiner** - Grant Thomson CA, The A9 Partnership Ltd., 57-59 High Street, Dunblane FK15 0EE

**Bankers** - Bank of Scotland

**Solicitors** - McLean & Stewart, 53 High Street, Dunblane FK15 0EG

**Church Officer** - Miss J Protopapdakis (to 31 December)

## **Dunblane St Blane's Church of Scotland**

### **Trustees' Annual Report**

**Year ended 31 December 2025**

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared on a Receipts and Payments basis in accordance with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The following report gives an insight into the activities of the Church, its objectives, governance and management which remained unchanged during the year under review, with technology being utilised on occasion to enable meetings to take place online via computer.

### **Objectives and Activities**

St Blane's Church normally offers the whole community an opportunity for public worship on Sunday mornings. During the year such services were also normally live-streamed via YouTube so that the community could access worship even if unable to get to the church. The Christian festivals of Christmas and Easter were celebrated with an invitation extended to all members of the community to participate either in person or online. Christian sacraments of Baptism and Communion are offered on a regular basis as are Christian marriage services. The Church also provides Christian funeral services both to its own members and to the wider community. The Church seeks, where appropriate, to celebrate milestones in people's lives through services of blessing and remembrance. In the year under report St Blane's has worked closely with Lecropt Kirk, with which it is linked, and with Dunblane Cathedral, sharing joint services and other activities.

### **Structure, Governance and Management**

#### **Governing Document**

The congregation is a registered charity, number SC005185 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form). The congregation is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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

Members of the Kirk Session are the charity trustees. The elders of the church 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. Under the Unitary constitution, 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 and to become members of committees of the Kirk Session. During the year four new elders were ordained and admitted to the Kirk Session.

#### **Organisational Structure**

The Kirk Session, which normally meets six times annually, is responsible for spiritual affairs within the church, and for all temporal matters. The Kirk Session has committees reporting to it, covering areas such as Finance and Property, Mission and Discipleship, Pastoral Care and Communications. On 1<sup>st</sup> August 2023 the Rev Dr Andrew Gardner took up the position of Interim Minister to both St Blane's and Lecropt Churches for a period of up to two years, and Rev Gardner served in that capacity during 2024. Interim ministers help congregations reflect upon the past, consider the present and prepare for the future. Rev Gardner demitted office on 30<sup>th</sup> June 2025.

Knowing that the Rev. A. Gardner's appointment was due to end in June had enabled the linked charges to start the process of finding a new minister early in the year. A nominating committee, 6 members from St. Blane's Church and 5 from Lecropt Kirk, were elected, a parish profile prepared and advertising the post initiated. Thereafter, other churches were visited to listen to applicants who were also interviewed. The committee unanimously recommended to both Kirk Sessions that the Rev. Mark Boshoff be asked to preach in both churches as sole nominee. This was approved and he preached on 19<sup>th</sup> October after which he was unanimously accepted in the secret ballot by both congregations and he, in turn, accepted the call to become our minister.

After the Rev Gardner demitted office, the Rev J McNeil had acted as Interim Moderator until the induction of the Rev Mark Boshoff on 2<sup>nd</sup> December.

#### **Working with young people**

The leadership team of St Blane's have been working in partnership with colleagues at Dunblane Cathedral to plan and to work together to rebuild our work with young people. During 2024 the two congregations were awarded a "Seeds for Growth" grant to fund the appointment of the successor to the Pioneer Minister whose work with the under 40s in Dunblane had come to an end in September 2023. An appointment was made at the end of 2024 and the post was filled early in 2025. Unfortunately, the person appointed resigned only 2 months after her appointment due to changing family circumstances which resulted in her moving out of the area. The post was re-advertised but no appointment was made with the result that the balance of grant funding which remained has been repaid to the national Church. Finding someone to fill this position remains a priority for both ourselves and the Cathedral.

In the meantime, the church continues to support the work of the Boy's and Girl's Brigades in working with young people. The Church also hosts the Easter and Christmas journeys, working with all the local churches and with Scripture Union and these events are presented to all the Primary 7 classes in the local schools.

### **25<sup>th</sup> Stirling (Dunblane) Company, The Boys Brigade**

*(Affiliated to / member of St Blane's Church and Dunblane Cathedral).*

The Boys' Brigade company (25th Stirling (Dunblane)) that is attached to St Blane's Church is a separate registered charity and is affiliated to both St. Blane's and Dunblane Cathedral, Kilmadock & Blair Drummond churches, as well as informally with St. Mary's Episcopal Church, Dunblane. In 2025, the company celebrated its 125th Anniversary, having been founded in 1900, and several special events were organised to help mark the occasion.

BB membership remains high, with 135 boys aged 5-18 on the roll, and 56 adult leaders and two chaplains registered. (To put this figure in context, this number of adults includes parents who occasionally help, but must all be registered and PVG checked as leaders.) Whilst there have been a number of new leaders coming forward for the younger sections, it remains challenging to recruit leaders willing to work weekly with the Company/Senior sections.

BB members and leaders are regularly involved with charitable and community-focused activities. They sold poppies on behalf of RBLs, ran book stalls for emergency appeals, delivered Christmas hampers to elderly residents and bag-packed for Startup Stirling (food bank). In the 12 months up to July 2025, 17 senior boys and 4 leaders collectively raised £118,000 to fund our 2025 Project Malawi, which allowed the group to travel to our partner community of Likhubula, Malawi, and pay for the refurbishment of several classrooms, as well as the establishment of vocational scholarships to Green Malata training college. Fundraising events also took place to support the company's own activities, which included numerous residential events and camps and an engaging weekly programme throughout the school year. Our boys were UK runners-up in the Masterteam Quiz and represented the BB at the National Service of Remembrance at the Cenotaph in London in November. Our musicians in both the wind band and pipe band continue to provide frequent performances in different settings, entertaining the community and providing an opportunity for boys to learn an instrument and gain confidence from performing. Older boys continue to achieve great success working towards and achieving Duke of Edinburgh's Awards, the King's Badge, and the President's Badge, as well as the JASS Award and Saltire Awards for volunteering.

The BB company is very grateful to have the ongoing stalwart support of the Kirk Sessions, members, and ministers of both congregations to which it is affiliated.

### **1st Dunblane Girls Brigade**

The girls were welcomed back to Brigade activities after the break over the festive season and they enjoyed a variety of activities and teaching through to Easter. We finished with our display night in May 2025 with the girls performing Jonah Man Jazz. Rev Dr Andrew Gardner very kindly agreed to present the annual prizes. Our final gathering before the summer was held at the Allanwater cafe in Bridge of Allan where the Brigade enjoyed a meal together.

We welcomed the girls back after the summer holidays in August with two new starts for the Explorers, and one for the Brigaders.

The girls have been learning new skills with our theme of learning through play which is linked to Bible scripture. Recycling plays a big part in our craft work as we endeavour not to waste what can be reused. In October we were delighted to welcome a visit from the Right Rev Rosie Frew, Moderator of the Church of Scotland who joined us for some craft work and singing. November saw us planning our charity stall at the Dunblane Extravaganza to raise money and awareness of children and families living in poverty. We raised a total of £275.50 with an additional donation of £200 received the following week. Grateful thanks to all who donated to our stall and supported us by coming along and purchasing too. All our proceeds were gratefully received by Aberlour. In December we made a presentation video for the start of Advent explaining the importance of giving and receiving and the real meaning of Advent. The girls also made a shadow puppet Nativity telling the story from the animals in the barns perspective.

We would welcome more girls on a Friday evening at St Blane's Church Hall.

## **Achievements and Performance**

St Blane's regularly supports local charities through the provision of our premises, donations, and the raising of funds for charity. Through harvest celebrations, special collections and decisions of the Kirk Session, the work of a number of charities has been supported and details of donations made are shown in note 6 to the Accounts.

The Guild were pleased to meet regularly in 2025 and enjoyed a varied programme of activities before and after the summer break. Their meetings included colleagues in the Dunblane Cathedral and members from Lecropt Kirk. The meetings are very informal and relaxed, enjoying fellowship with one another. Membership during the year increased and attendance at meetings averaged 30-33 ladies.

The St Blane's Drama Group took the decision in early 2025 to wind up the group. Donations were made from their remaining funds to charities, including the Church.

During the year under review the Church premises were used for fund-raising activities for local charities, including a return performance by Ayman Jarjour who gave a classical guitar recital in support of Forth Valley Welcome, a charity that supports refugees in our community. The Church was also open for visitors during the Dunblane Christmas Extravaganza held annually and many local people came into the building who otherwise would not do so. In January 2025 a Carers and Toddlers group started to meet in the church once a week.

## **Property matters**

Throughout 2025, scheduled maintenance and safety checks continued for church, hall, and manse. These checks are designed to keep buildings and equipment in compliance with legislative guidelines and encompass fire, electrical and gas safety and building inspections and include: PAT testing, boiler servicing and boiler & hob safety checks, fire alarm maintenance, fire extinguisher checks and maintenance and EICRs on a five yearly schedule. The general risk assessment for the church was also updated.

An early problem in 2025 was the failure of a section of the low perimeter wall surrounding the church hall. A successful repair was carried out by one of our contractors, not only restoring the collapsed section but upgrading a further stretch of the wall to secure it from danger of collapse. A structural survey was commissioned to assess the external aspects of the Church Hall and no issues were found that needed attention.

Later in the year, with the agreement of colleagues in our linked church, the renovation of the shared manse was undertaken, bringing it up to the required standard for the occupation of the Church's new minister and family. The works were inspected by the Presbytery and passed the inspection.

## **Financial Review**

Total receipts in 2025 were just over £2500 higher than in 2024, excluding the sale of units that year and the legacy of £10000 received in 2025. Congregational donations were some £3,800 more than the previous year. In both 2024 and the year under report, the Church has sadly lost regular donors, mainly through their passing away, so the increase in congregational giving is encouraging in that light. Payments in 2025 were some £12000 lower than in the previous year. The decrease was spread over various headings including Giving to Grow contribution (-£2500), Repairs & Maintenance (-£11000) and Heat and Light (-£1000). The overall result for the year is an excess of receipts over payments in all funds of £13135, including the surplus in restricted funds of £930. Investment values have shown a strong performance in 2025 and with a good finish at the end of the financial year recorded an increase over the opening value of just under £15000. The existence of significant restricted and general reserves enables the church to cope with short term financial situations and meet foreseeable future expenditure, mainly, but not solely on the church properties. The Trustees are agreed that, as a result, the financial statements can continue to be prepared on a 'going concern' basis.

## **Reserves Policy**

It is the Trustees' policy to hold general reserves of approximately six months expenditure in unrestricted funds. At the year end the Church held unrestricted cash funds of £54890.56 of which £16587.38 has been designated for fabric purposes. The General Fund cash balance of £36052.75 represents approximately five months expenditure based on the 2026 budget. The Trustees are aware of the need to maintain the property, as set out above, and invested funds are available to meet these requirements. Of the total value of investments at the year-end, £174000 is earmarked or restricted for Fabric purposes, and £14000 for Youth work purposes and the balance of £109000 is for general purposes.

The Church held £11211 in cash in restricted funds that are to be used for the purposes specified in Note 2.

## **Risk Management**

The main financial risk facing the Church at this time is the threat of reduced levels of income arising from falls in investment income, together with significant unforeseen effects on global stock markets might have on investment values. Regarding property

risks, a long-term maintenance plan is in place to ensure, as much as possible, that the needs for repair and maintenance are anticipated. An independent survey carried out by the local Presbytery in 2022 informed the maintenance plan, and it is updated annually. Regular reports on the financial position are made to the Trustees and the church members so that all are aware of the situation regarding income and expenditure. Regular reports on risk are made to each meeting of the Kirk Session along with reports on safeguarding matters.

### **Statement of Trustees' Responsibilities**

The Trustees must prepare financial statements that give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees are responsible for keeping proper accounting records that 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 taking reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf on 24<sup>th</sup> February 2026

A handwritten signature in cursive script, reading "Alan G. Dunn".

Signed: **Alan G Dunn** - Session Clerk

**Dunblane St Blane's Church of Scotland**

**SC 005185**

**Independent Examiner's Report to the Trustees of Dunblane St Blane's Church of Scotland**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 that are set out on pages 8 to 13.

**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. that 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.

Signed: *G. THOMSON*

Name: Grant Thomson CA

Address: 57-59 High Street, Dunblane FK15 0EE

Date: 2nd March 2026

**Dunblane St Blane's 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
<b><u>Receipts</u></b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	3	78520.74	0.00	0.00	78520.74	74720.50
Legacies		10000.00	0.00	0.00	10000.00	0.00
Bank & Deposit interest		1137.24	477.40	41.01	1655.65	1505.67
Investment income		7095.17	3867.93	0.00	10963.10	11177.99
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		96753.15	4345.33	41.01	101139.49	87404.16
Other Receipts	8	6786.87	0.00	0.00	6786.87	21963.64
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Receipts</u></b>		103540.02	4345.33	41.01	107926.36	109367.80
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Payments</u></b>	4					
Costs of generating funds		86.12	0.00	0.00	86.12	82.47
Charitable activities		93924.74	0.00	0.00	93924.74	106340.01
Governance costs		780.00	0.00	0.00	780.00	720.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Payments</u></b>		94790.86	0.00	0.00	94790.86	107142.48
<b>Excess of Receipts/Payments for the year before transfers</b>		8749.16	4345.33	41.01	13135.50	2225.32
<b>Transfers</b>		3456.51	-3415.50	-41.01	0.00	0.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Excess of receipts/payments for the year</b>		12205.67	929.83	0.00	13135.50	2225.32
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>



**Dunblane St Blane's Church of Scotland**

**Statement of Balances**

**At 31 December 2025**

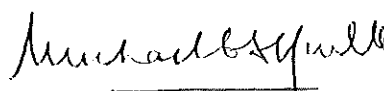
		Unrestricted	Restricted	Endowment	Total	Total
		Funds	funds	funds	2025	2024
Note		£	£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances						
brought forward		42684.89	10281.74	927.60	53894.23	51668.91
<b>Movement in year:</b>						
Excess of Receipts/Payments for the year		12205.67	929.83	0	13135.50	2225.32
Bank & deposit balances carried forward		54890.56	11211.57	927.60	67029.73	53894.23
<b><u>Investments at market value</u></b>						
(cost £254589.67)		<u>185542.77</u>	<u>112100.13</u>	<u>0.00</u>	<u>297642.90</u>	<u>282784.42</u>
<b><u>Current Assets</u></b>						
Gift Aid Receivable	7	<u>3009.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3009.00</u>	<u>2974.27</u>

The accounts were approved by the Trustees on 24<sup>th</sup> February 2026

For and on behalf of the Kirk Session



Signed: Alan G Dunn      Session Clerk



Signed: Michael G S Yuille Treasurer

## Dunblane St Blane's Church of Scotland

### Notes to the Accounts

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

During the year trustees, including the Interim Minister, received reimbursement of expenses incurred on behalf of the Church totalling £4022. Included in that total, the firm of R&D Lawrie received £432 for services rendered to the Church; Mrs Lawrie is an Elder and Trustee. No other trustees received remuneration or reimbursement of expenses for their role as a trustee.

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

	At 1 January				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated Fabric Fund	6476.40	894.63	0.00	0.00	7371.03
General Fund	25946.07	98410.60	91760.43	3456.51	36052.75
Designated Organisations	3597.57	1683.29	3030.43	0.00	2250.43
Fabric – Manse Fund	6664.85	2551.50	0.00	0.00	9216.35
	<u>42684.89</u>	<u>103540.02</u>	<u>94790.86</u>	<u>3456.51</u>	<u>54890.56</u>
<b>Restricted funds</b>					
Organ Fund	1193.45	47.01	0.00	0.00	1240.46
Youth Work Fund	3016.88	406.60	0.00	0.00	3423.48
Family Fund	2168.26	78.32	0.00	-1915.50	331.08
McMorran Fabric Fund	3903.15	3813.40	0.00	-1500.00	6216.55
	<u>10281.74</u>	<u>4345.33</u>	<u>0.00</u>	<u>-3415.50</u>	<u>11211.57</u>
<b>Endowment funds</b>	<u>927.60</u>	<u>41.01</u>	<u>0.00</u>	<u>-41.01</u>	<u>927.60</u>
<b>Total funds</b>	<u>53894.23</u>	<u>107926.36</u>	<u>94790.86</u>	<u>0.00</u>	<u>67029.73</u>

## Dunblane St Blane's Church of Scotland

### Notes to the Accounts

#### 2(ctd) Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church and Manse property. The fund was used in the year to help fund the refurbishment of the church and hall as well as meeting the cost of necessary repairs.

#### Purposes of Restricted Funds

Organ Fund: This is a fund to provide for the repair and upkeep of the pipe organ.

Youth work Fund: This is a fund to be used to support youth work, travel, and youth organisation activities as part of the Church's outreach activities.

Family Fund: this fund is to support family-based activities in the Church.

McMorran Fund: This fund is to be used to maintain the church properties.

#### Purposes of Endowment Funds

Income from the endowment funds is used to support the general purposes of the Church but the capital is to remain intact. The income is used to support general expenditure in the year in which it arises.

3. Analysis of Donations	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
WFO Scheme (non-Gift Aid)	584.00	0.00	0.00	584.00	748.50
Gift Aid Donations	50072.00	0.00	0.00	49838.50	49838.50
Tax Recovered on Gift Aid Donations	14328.91	0.00	0.00	14328.91	12256.38
Ordinary Offerings (Open Plate)	8666.17	0.00	0.00	8666.17	8883.96
Other Offerings, Donations etc	4869.66	0.00	0.00	4869.66	2993.16
	78520.74	0.00	0.00	78520.74	74720.50

**Dunblane St Blane's Church of Scotland**

**Notes to the Accounts**

<b>4 Analysis of Payments</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total</b>	<b>Total</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Costs of generating funds</b>					
Offering envelopes	86.12	0.00	0.00	86.12	82.47
	<hr/> 86.12	<hr/> 0.00	<hr/> 0.00	<hr/> 86.12	<hr/> 82.47
<b>Charitable activities</b>					
Giving to Grow contribution	42855.00	0.00	0.00	42855.00	45288.00
Presbytery dues	1332.00	0.00	0.00	1332.00	1380.00
Ministers' Car Allowance/Expenses	1528.91	0.00	0.00	1528.91	2312.46
Pulpit Supply expenses	293.30	0.00	0.00	293.30	150.00
Designated Organisations	3030.43	0.00	0.00	3030.43	2055.68
Fabric repairs & maintenance	13853.92	0.00	0.00	13853.92	24755.49
Council Tax	673.97	0.00	0.00	673.97	1469.33
Heat and light	6498.73	0.00	0.00	6498.73	7427.24
Insurance	4187.38	0.00	0.00	4187.38	3679.38
Cleaning costs	4090.80	0.00	0.00	4090.80	3666.00
Church office expenses	2532.60	0.00	0.00	2532.60	2853.68
Organ & music	8492.00	0.00	0.00	8492.00	7881.00
Charitable donations	1769.28	0.00	0.00	1730.48	2237.08
Other expenses	2786.42	0.00	0.00	2786.42	1184.67
	<hr/> 93924.74	<hr/> 0.00	<hr/> 0.00	<hr/> 93924.74	<hr/> 106340.01
<b>Governance costs</b>					
Independent examiner's fees	780.00	0.00	0.00	780.00	720.00
	<hr/> 94790.86	<hr/> 0.00	<hr/> 0.00	<hr/> 94790.86	<hr/> 107142.48

## Dunblane St Blane's Church of Scotland

### Notes to the Accounts

#### **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 of service £39,856.

	2025	2024
	£	£

#### **6. Donations to Third Parties**

Church of Scotland for Malawi	511.46	439.82
Start-up Stirling	714.06	1412.00
Stirling Street Pastors	504.96	385.26
Other	38.80	0.00
	<hr/>	<hr/>
	1769.28	2237.08
	<hr/>	<hr/>

#### **7. Gift Aid Receivable**

The amount due of £3010.86 (2024 - £2974.27) was received from HMRC on 12th January 2026.

#### **8. Other Income**

Proceeds from sale of investment units	0.00	14006.98
Donations for specific purposes	0.00	1347.00
Weddings and Funerals	268.18	373.00
GAYE	3360.00	3545.00
Designated Organisations	1683.29	2691.66
Miscellaneous	<u>1475.40</u>	<u>0.00</u>
	<u>6786.87</u>	<u>21963.64</u>

