

The Church of Scotland

Redding & Westquarter Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS 2025

Congregation No: 221371

Charity No: SC008787

Reference and Administrative Information

Charity Name: Redding and Westquarter Church of Scotland

Charity Registration Number: SC008787

Congregation Reference No: 221371

Contact Address: Garvan Park
90 Main Street
Redding
Falkirk FK2 9UH

Trustees

Kirk Session

Eric Hislop (Interim Moderator)
Rev Jim Cowan (Locum) (Retired 13.01.25)
Rev Charlene Condeco (Locum) Appointed 13.01.25
Douglas Brown
Robert Buchanan
William Scott
Helen Baird
June Simpson
Donna Gardner
Janice Deans (Retired 01.01.25)
Jane Young
Jean Risk
Wilma Wilson.

Principal Office-bearers

Minister: Eric Hislop (Interim Moderator)
Session Clerk: Douglas Brown
Church Treasurer: William Scott

Independent Examiner

Karen Wallace B.A / C.A.
Gartincaber Stables,
Doune,
Stirling FK16 6AX

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 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 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 is chaired by the minister and meets around eight times in a year. The Kirk Session is responsible for both spiritual and temporal affairs within the Church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

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.

Achievements and Performance

The Session recognises the need to reach out to the communities of Redding and Westquarter and this is done in many ways with the doors open to all. Many non members freely turn to the church for funerals and events in the hall. The website can be found at www.lauredwest-churches.org.uk. Requests for information and meetings to support the Mission Plan were ongoing, although objections were raised from other church sessions that are named for closure. As at the end of 2025 the situation remains under discussion. We continue to see ongoing improvement in organisations using the Hall and Early Learning (Hartbeeps) who are all successful in terms of numbers. The Brownies, Rainbows and Rangers go from strength to strength and numbers attending are over 100. Their area leaders group also make use of the facilities for their meetings. It was pleasing to see a significant number attending the Christingle Service in December. The relationship with the members and leaders of all organisations is very strong and we are seen as very supportive to their work within the community.

Support for others continued and Strathcarron Hospice received £575, Christian Aid received a donation of £155 and there was £1,050 to other local charities. Charitable donations of £1,780 compare with £2,185 last year. The Union, which the Planning Team stated was to be formed with Laurieston and Old Polmont was still not in place. Following a visit to the 3 church buildings by the Planning Team confirmation was received in January that Redding and Westquarter would be the worship centre with all 3 halls remaining open. Whilst retaining the 3 halls would allow mission to continue to flourish in the churches outwith the worship centre other issues were still not accepted by the churches were named for closure. All halls are very busy at present. Presbytery visited the 3 churches before the year end and advised that there were plans in place to complete the Union.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Financial Review

Income

Income from Offerings, which is our main source of income, totalled £17,950 which is £1,743 above last year's figure of £16,207, an increase of 10.7%. Bereavements have affected any further improvement in income, balanced by new members later in the year. There were 5 joint services in the other Lower Braes Churches which also affected offerings, mainly open plate. Gift Aid of £3,345 was £954 below last year where we received individual donations from members within the Gift Aid Scheme. These donations last year totalled £5,603.

Whilst the hall is busy there are fewer franchises so the total reduced by £705 down to £2,410. We do not seek payment from organisations such as Brownies who were allocated a further evening to accommodate their increasing numbers.

An increase in charges for "miscellaneous" use as a one off event was introduced so we are now more selective on requests..

Total receipts in the year of £24,663 compare with £30,040 last year, a reduction of £5,377, mainly as a result of the reduction in donations.

Expenditure

Giving to Grow cost, plus Locum and Presbytery dues total £14,003 compared with £17,612 last year. This represents 49% of total expenditure. The Church of Scotland paid all Locum cost for 2025, however this support has been withdrawn for 2026, which will add an estimated £5,000 to the cost. Fabric costs were £4,357 and Heat and Light was £2,288 with all other costs in line with last year and budget. These other costs did include Salaries of £3,980 for the organist and cleaner.

Fabric costs increased by £3,787 of which £3,600 was authorised expenditure for work on the vestry roof. Heat and Light reduced by £257 and we continue to be part of the Church of Scotland contract. We are very fortunate with the voluntary work that is completed at no cost. This includes church grounds which are in excellent condition.

Total expenditure of £28,677 compares with £27,299 last year, an increase of £1,378.

A deficit of £4,014 is reported mainly due to the work carried out on the vestry roof.

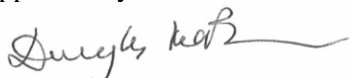
Reserves Policy

It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £14,647 and there were no specific amounts designated for a particular purpose. The £14,647 represents 6.1 months expenditure so we are slightly ahead of target. This reserve does not allow for the increase cost of the Locum in 2026. .

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.

Approved by the Trustees and signed on their behalf,



D Brown, Session Clerk

Date 12th January 2026

**Redding and Westquarter Church of Scotland
SC008787**

Independent Examiner's Report to the Trustees of Redding & Westquarter Church of Scotland

I report on the financial statements of the charity for the year ended 31st December 2025 that is set out on pages 6 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006(as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 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 2006 Regulations. 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Karen Wallace BA CA

Name: Karen Wallace

Address: Gartincaber Stables, Doune, Stirling FK16 6AX

Date 23rd January 2026

Redding & Westquarter Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	22,003			22,003	26,725
Legacies		0			0	0
Activities for Generating Funds		250			250	200
Bank & Deposit interest		0			0	0
Investment income		0			0	0
		<u>22,253</u>	<u>0</u>	<u>0</u>	<u>22,253</u>	<u>26,925</u>
Rental of premises (Hall)		2,410			2,410	3,115
Sale of assets		0			0	0
Sale of investments		0			0	0
Grants		0			0	0
Receipts from General Trustees		0			0	0
Other Receipts		0			0	0
		<u>24,663</u>	<u>0</u>	<u>0</u>	<u>24,663</u>	<u>30,040</u>
<u>Total Receipts</u>						
<u>Payments</u>	4					
Costs of generating funds		121			121	121
Charitable activities		28,556			28,556	27,178
Governance costs		0			0	0
		<u>28,677</u>	<u>0</u>	<u>0</u>	<u>28,677</u>	<u>27,299</u>
<u>Total Payments</u>						
Excess of Receipts over Payments for the year before transfers		(4,014)			(4014)	2,741
Transfers		0			0	0
Excess of Receipts over Payments for the year		<u>(4,014)</u>	<u>0</u>	<u>0</u>	<u>(4,014)</u>	<u>2,741</u>

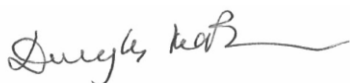
Redding & Westquarter Church of Scotland
Statement of Balances

At 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		18,661	0	0	18,661	15,920
<u>Movement in year:</u>						
Excess of Receipts over Payments for the year		(4,014)	0	0	(4,014)	2,741
Bank & deposit balances carried forward		<u>14,647</u>	<u>0</u>	<u>0</u>	<u>14,647</u>	<u>18,661</u>
 <u>Investments at market value</u>						
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
 <u>Assets</u>						
Gift Aid Receivable		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
 <u>Liabilities</u>						
Cost of repair not yet billed		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The Kirk Session and Financial Board approved the accounts on 12th January 2026

For and on behalf of the Kirk Session and Financial Board



Session Clerk



Treasurer

Redding & Westquarter Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

Interim Moderator Eric Hislop claimed travel expenses of £423 during the year

No expenses were claimed by the Locum.

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

	1st January 2025 £	Receipts £	Payments £	Transfers £	31st Dec 2025 £
Unrestricted funds					
General Fund	18,661	24,663	28,677	0	14,647
	<u>18,661</u>	<u>24,663</u>	<u>28,677</u>	<u>0</u>	<u>14,647</u>
Restricted funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Endowment funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total funds	<u>18,661</u>	<u>24,663</u>	<u>28,667</u>	<u>0</u>	<u>14,647</u>

Purposes of Designated Funds

None

Purposes of Restricted Funds

None

Purposes of Endowment Funds

None

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,780			4,780	4,603
Gift Aid Donations	9,613			9,613	14,196
Tax Recovered on Gift Aid Donations	3,345			3,345	4,299
Ordinary Offerings (Open Plate)	3,557			3,557	3,001
Other Offerings, Donations etc	708			708	626
	22,003	0	0	22,003	26,725
4 Analysis of Payments					
Costs of generating funds					
Investment Managers' fees	0			0	0
Offering envelopes	121			121	121
	121	0	0	121	121
Charitable activities					
Giving to Grow	12,468			12,468	8,422
Presbytery Dues	385			385	465
Locum Cost	1,150			1,150	8,725
Minister's expenses	423			423	0
Ministerial Assistance	0			0	0
Pulpit supply	750			750	200
Other staffing costs	3,980			3,980	4,050
Fabric repairs & maintenance	4,357			4,357	570
Council Tax	0			0	0
Heat and Light	2,288			2,288	2,545
Insurance	1,923			1,923	1,742
Other building costs	0			0	0
Church office expenses	0			0	0
Organ & music	0			0	0
Printing, stationery and postage	58			58	0
Other expenses	774			774	459
	28,556	0	0	28,556	27,178
Governance costs					
Independent examiner's fees	0			0	0
Other payments					
Purchase of assets	0			0	0
Purchase of investments	0			0	0
	0	0	0	0	0

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 5th and subsequent years) was £39,856.

	2025	2024
	£	£
6. Collections for Third Parties		
Christian Aid.	155	311
Dundas Rescue Care	300	0
Dog Rescue	150	0
Bailliefields Community Hub	150	0
Strathcarron Hospice	575	774
Mental Health	0	0
Young Carers	0	140
CHAS	150	130
Foodbank	0	130
M.S.	0	130
Guide Dogs	0	140
Butterfly	150	140
Cars 4U	150	150
Alzeimers	0	140
	1,780	2,185

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>
Market Value of Balances at 31 December	<u>0</u>	<u>0</u>
 <u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>26,183</u>	<u>25,084</u>
 <u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>0</u>	<u>0</u>

Redding & Westquarter Church of Scotland

Budget 2026

Receipts	2025		2026	
	£	£	£	£
WFO Scheme (non Gift Aid)	4,780		5,000	
Gift Aid Donations	9,613		10,000	
Tax Recovered on Gift Aid	3,345		3,500	
Bank Interest	0		0	
Ordinary Offerings (Open Plate)	3,557		3,800	
Other Offerings, Donations etc	708		800	
Total Donations		22,003		23,100
Fund Raising	250		250	
Rental of Premises	2,410		2,500	
		2,660		2,750
Total Receipts		24,663		25,850

Payments

Cost of Generating Funds	121		150	
Giving to Grow	12,468		12,882	
Presbytery Dues	385		400	
Locum Cost	1,150		1,000	
Minister`s Expenses	423		450	
Pulpit Supply	750		700	
Other Staffing Costs	3,980		4,000	
Fabric Repairs & Maintenance	4,357		4,000	
Heat & Light	2,288		2,500	
Insurance and Rates	1,923		2,000	
Printing & Stationery	58		50	
Other Expenses	774		700	
Total Expenditure		28,677		28,832
Surplus / Deficit		(4,014)		(2,982)