

St Ninians United Free Church Of Scotland: Stirling

Scotland · Charity number SC011099

Details

Status Active

Legal form Unincorporated association

Part of United Free Church Of Scotland General Council (SC008167)

Registered 1902-01-01

Register [View on the OSCR register](#)

Contact

Address Borestone Place
Stirling
FK7 0PP

Website www.ufcos.org.uk/stirling

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty', 'the advancement of education', 'the advancement of religion', 'the advancement of citizenship or community development', 'the advancement of human rights, conflict resolution or reconciliation'

What the charity does: As a congregation of God's people we seek to worship and serve him and share his love with the world around us

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Stirling
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£89,715	£103,208	-	1
2024-12-31	£102,380	£89,380	-	1
2023-12-31	£52,957	£52,744	-	2
2022-12-31	£46,205	£47,950	-	1
2021-12-31	£49,699	£47,614	-	2

St Ninians United Free Church Of Scotland: Stirling

Scotland - Charity number SC011099

Accounts

ST NINIANS UNITED FREE CHURCH OF SCOTLAND

A Registered Scottish Charity, SC011099

and

**A Congregation of the
United Free Church of Scotland,
Charity No.SC008167**

Congregation Report and Accounts

Year to 31 December 2025

Principal Place of Worship and of Congregation activities:

**St Ninians United Free Church of Scotland
Borestone Place
Stirling**

Congregation Report and Accounts

Year to 31 December 2025

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**Office Bearers, Trustees, and Members of the Courts of the Congregation
during year to 31 December 2025**

Minister

[REDACTED]

Office Bearers

Session Clerk

[REDACTED]

Clerk to the Congregational Board

[REDACTED]

Treasurer

[REDACTED]

Property Trustees: Minister, Session Clerk, Clerk to the Congregational Board, and Treasurer

Kirk Session

[REDACTED]

[REDACTED]

Congregational Board

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] [REDACTED] are elders emeriti and do not serve as Charity Trustees.

Bankers: Bank of Scotland, Port St. Stirling

Independent Examiner: [REDACTED]

Congregation Report year to 31 December 2025

Constitution and Principal Activities

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgement on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the East (in which this Congregation operates) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual wellbeing and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. All heritable property owned by the congregation is held on behalf of the congregation by the Property Trustees of the Congregation who are the Office Bearers listed as Property Trustees on page 2.

The Minister of this Congregation was inducted by the Presbytery of the East. Office Bearers are appointed to the courts in which they serve in accordance with the Practice and Procedure the United Free Church. Elders elected in accordance with the Practice and Procedure of the United Free Church of Scotland along with members elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose form the Congregational Board.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be commissioners of the General Assembly. Presbyterianism means the government of the Church by elders.

Activities and Achievements

The Congregation continued to fulfill the responsibilities to worship, witness and serve the Lord Jesus Christ as a community of faith. Kirk Session has met regularly and sought to encourage and support the congregation. The Congregation Board has held frequent meetings as they seek to fulfill their responsibility as Charity Trustees. Children's activities have continued and the weekly drop in to provide fellowship and company for those within and outwith the fellowship has continued to thrive. Financially we have met the challenges before us. We have completed our refurbishment measures to reduce our carbon emissions as a church. We are grateful for the financial support given by the trusts listed in our report.

Accounts and Funds

In accordance with the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Accounts of this Congregation set out on pages 6 to 8 consist of a Receipts and Payments Account for each Congregation Fund, a Statement of the Balance on each Fund held at 31 December 2024, and Notes thereon. The Receipts and Payments and Statement of Balances on Congregational Funds are set out on pages 6-8. The ordinary Receipts and Payments for the regular Congregation activities are shown in the General Fund, Fabric Fund and Project Fund in the year amounted to £89715.36 and £103208.10 respectively and give a deficit of £13492.74. The Congregational Board are continuing to encourage the members of the Congregation to increase giving. The total amount of all Congregation Funds at 31st December 2023 is £4136.66.

Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to the Accounts.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

Land and Property

Land and Property consist of the Church, Church Halls together with fittings and furnishings therein (including communion and other ecclesiastical articles). The Congregation owns a Manse. These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value has been placed on these Assets.

Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9 of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2020 is on page 5

Approval of Congregation Report and Financial Statements

The Annual Report and Accounts were approved by the Congregational Board at their meeting on 23/2/2026 and will be presented to the Congregation at the Annual General Meeting held on 9/3/2026. The Office Bearers authorised to sign the Report and Accounts on behalf of the Congregational Board are:-

Signed

Signed

Signed

Date 23/2/2026

Independent Examiner's Report to
the Office Bearers and Trustees of St Ninians United Free Church of Scotland

I report on the Report and Accounts of the Congregation for the year ended 31 December 2025 which are set out on pages 1 to 4 and 6 to 8

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and 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 Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements 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 Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning 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 report and accounts.

Independent Examiners 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 report and 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 Report and Financial Statements to be reached.

Signed:



Name:



Address



Date:

24/2/2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund	Nature of Fund	Balance 01.01.25 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	£
General	Unrestricted Note 1	9,238.73	50,334.80	55,517.82	-5,183.02	-557.72	-5,740.74	3,497.99	B of Scotland Acc 00754505	4136.66
Fabric	Restricted Note 2	76.92	0.00	38.25	-38.25	600.00	561.75	638.67		
Project	Restricted Note 3	8313.75	39,380.56	47,652.03	-8,271.47	-42.28	-8,313.75	0.00		
Total Funds		17,629.40	89715.36	103,208.10	-13492.7	0.00	-13,492.74	4,136.66		4,136.66

Notes to the Financial Statements for the Year ending 2025

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Fabric	Restricted	Note 2	For repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Project	Restricted	Note 3	For special upgrade of property project
Governance		Note 4	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse ,Hall	Note 5	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 6	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below:- There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 7	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

Approval of Congregation Financial Statements for the Year ending 31 December 2025

as set out on Pages 6,7,8. by Office Bearers authorised to sign.

Treasurer



Date 23/02/2026

Receipts and Payments for the Year ending 31 December 2025 (comp. year to 31 December 2024)

Fund		General Unrestricted £	Fabric Restricted £	Project Restricted £	Total 2025 £	Notes Details	Total 2024 £
Receipts	Offerings						
	Open	10,000.30	0.00	0.00	10,000.30		10,397.60
	Gift Aid	19,634.50	0.00	0.00	19,634.50		20,879.35
	Assembly Scheme	2,500.00	0.00	0.00	2,500.00		287.00
	Gift Aid Tax	7,638.88	0.00	0.00	7,638.88		7,386.25
	Other Gift Aid	0.00	0.00	0.00	0.00		45.00
	Sub Totals	39,773.68	0.00	0.00	39,773.68		38,995.20
Donations	Gift Day	1,727.00	0.00	0.00	1,727.00		2,655.00
	Other	2,725.00	0.00	0.00	2,725.00		100.00
	Sub Total	4,452.00	0.00	0.00	4,452.00		2,755.00
Other	Interest	0.00	0.00	0.00	0.00		0.00
	Stedfast	178.00	0.00	0.00	178.00		199.00
	Miscellaneous	222.12	0.00	0.00	222.12		105.00
	Sub Total	400.12	0.00	0.00	400.12		304.00
Extra-ordinary	Legacies etc	5,300.00	0.00	39,380.56	44,680.56	Page 8.1	59,577.70
	Sub Total	5,300.00	0.00	39,380.56	44,680.56		59,577.70
Missions	Other charities	409.00	0.00	0.00	409.00		749.00
	Sub Total	409.00	0.00	0.00	409.00		749.00
Total Receipts		50,334.80	0.00	39,380.56	89,715.36		102,380.90
Payments							
Ministry	Stipend/Salary & NIC	35,186.50	0.00	0.00	35,186.50		33,068.14
	Pulpit Supply	590.00	0.00	0.00	590.00		460.00
	Telephone	243.00	0.00	0.00	243.00		540.49
	Sub Total	36,019.50	0.00	0.00	36,019.50		34,068.63
Other Services	Organ	1,020.00	0.00	0.00	1,020.00		1,020.00
	Cleaning services	720.00	0.00	0.00	720.00		720.00
	Sub Total	1,740.00	0.00	0.00	1,740.00		1,740.00
Property	Council Tax	3,428.37	0.00	0.00	3,428.37		3,182.67
	Insurance	2,306.80	0.00	0.00	2,306.80		2,144.95
	Heat & light	2,873.38	0.00	0.00	2,873.38		2,927.37
	Repairs, upkeep	560.00	0.00	47,652.03	48,212.03		34,672.44
	Equipment, Furnishing	369.00	0.00	0.00	369.00		0.00
	Sub Total	9,537.55	0.00	47,652.03	57,189.58	Page 8.2	42,927.43
Other	Stedfast Magazine	264.00	0.00	0.00	264.00		132.00
	Office & Publicity	395.17	0.00	0.00	395.17		491.36
	Kirk Session	470.00	0.00	0.00	470.00		280.00
	Miscellaneous	682.60	38.25	0.00	720.85	Page 8.3	475.65
	Organisations Support	0.00	0.00	0.00	0.00		340.00
	Sub Total	1,811.77	38.25	0.00	1,850.02		1,719.01
Contributions	Denomination	5,809.00	0.00	0.00	5,809.00		7,920.00
	Presbytery	0.00	0.00	0.00	0.00		105.00
	Missions	600.00	0.00	0.00	600.00	Page 8.4	900.00
	Sub Total	6,409.00	0.00	0.00	6,409.00		8,925.00
Extra-ordinary		0.00	0.00	0.00	0.00		0.00
	Sub Total	0.00	0.00	0.00	0.00		0.00
Total Payments		55,517.82	38.25	47,652.03	103,208.10		89,380.07
Surplus (Deficit) Net Recpts (Paymnts)		-5,183.02	-38.25	-8,271.47	-13,492.74		13,000.83
Transfers between Funds		-557.72	600.00	-42.28	0.00		0.00
Net Movement on Funds		-5,740.74	561.75	-8,313.75	-13,492.74		13,000.83

Note Details of Receipts

£

1 Extraordinary Income

	General	Project
Development	5,300.00	
Baird Trust		4,000.00
Ferguson Bequest		5,000.00
Energy Saving Trust		7,408.50
Scottish Power		1,472.06
Business Energy		21,500.00
Total	5,300.00	39,380.56

Note Details of Payments

2 Property

General

	Church	Manse	Total
Council Tax		3,428.37	3,428.37
Insurance	1874.55	432.25	2306.80
Repairs and Upgrades	78,212.03	0.00	78212
	80,086.58	3,860.62	83947.2

3 Miscellaneous

	General
Bible Study Material	61.00
Catering	115.00
Bank charges	67.68
Sundries	87.47
Thermostat	108.00
Keys	183.45
flowers	60.00
	682.60

4 Payments to Missions and Charities

Contributed to:

Scripture Union	600.00
Total	600.00