

The Church of Scotland
Gargunnock Parish Church

Congregation No: 231411

Charity No: SC 012154

TRUSTEES ANNUAL REPORT
and
RECEIPTS and PAYMENTS ACCOUNTS
For the Year Ending 31st December 2024

Gargunnock Parish Church of Scotland Reference and Administrative Information

Charity Name: Gargunnock Parish Church of Scotland

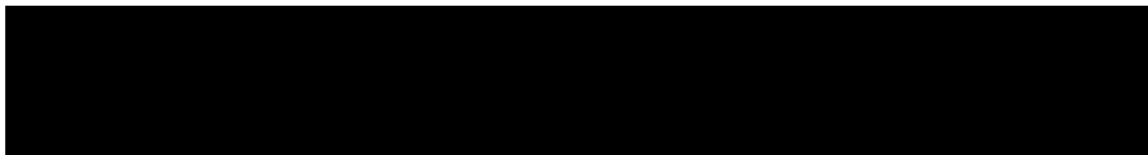
Charity Registration Number: SC012154

Congregation Reference No: 0231411

Contact Address



**Trustees
Kirk Session:**



Congregational Board:



Principal Office-bearers:

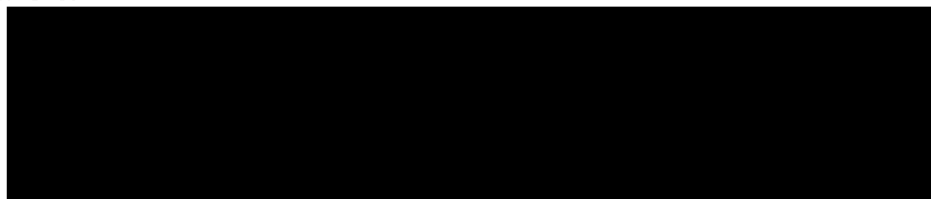
Interim Moderator:

Moderator:

Session Clerk:

Clerk to the Board:

Church Treasurer:



Independent Examiner



Bankers

Bank of Scotland
7/13 Port Street
STIRLING
FK8 2EJ

Gargunnock Parish Church of Scotland Trustees' Annual Report Year ended 31st December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the 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.

As we were in vacancy from 1st July 2018 to 1st May 2024 an Interim Moderator was appointed by Presbytery.

Organisational Structure

The Congregational Board is chaired by the Minister / Interim Moderator and met five times in the year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which met five times in the year, is responsible for spiritual affairs within the church. All meetings throughout the year were in-person except that of January 18th which was conducted via Zoom.

Throughout 2024 we have been a congregation within the new Perth Presbytery but from 2nd May we have been part of the Charge of Gargunnock Parish Church, linked with Kippen and Norrieston Church of Scotland, linked with Port of Menteith Parish Church. Our linked charge with Kilmdock and Kincardine in Menteith Churches was dissolved at that date.

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 Weekly Service of Worship is on Sunday and remained at 10.30am. until 17th November when it was changed to 11.15am to accommodate Kippen and Norrieston returning to each having a service during the winter months. At the end of the majority of Services there was an opportunity to extend fellowship as Tea and Coffee were served.

Additional services were introduced during Holy Week and Christmas.

There are two groups open to members of the previous affiliated churches and have remained open to us:

'3F' Group - Faith, Fun and Friendship' for ladies who meet monthly in Kilmdock Parish Church, Doune at 7.30pm, on the last Tuesday of the month from September to May;

and an 'Over 50's Group' which meets on the last Monday of the month from noon to 2.00pm, throughout the year, in the Blairdrummond Community Hall, providing lunch and activities.

An invitation to join Kippen and Norrieston Guild has been offered. It meets on the second Wednesday of the Month at 2.00pm.

Achievements /

Achievements and Performance

For the first four months of the year, [REDACTED] continued as our Interim Moderator and secured the services of [REDACTED] and herself to provide pulpit supply each week. Sadly, with the forthcoming change of linkage, Ian conducted his last service on 21st January, after six years of two services per month. [REDACTED] continued to provide pulpit supply until the end of April.

All three were thanked for their service given to the congregation over the six years of vacancy.

The last Joint Service for the Gargunnoch linked with Kincardine-in-Menteith linked with Kilmadock charge was held in Kincardine-in-Menteith Church and conducted by [REDACTED]. This was an occasion of mixed emotions after such a long linkage and vacancy.

From May the new ministerial team of [REDACTED] Iain Armstrong took over, allowing Sunday Worship to be conducted every week.

The official Service of Union and Linkage, organised by Perth Presbytery, took place on Thursday 20th June at Kippen Church when [REDACTED] were introduced to the charge of Gargunnoch linked with Kippen and Norrieston linked with Port of Menteith.

Joint Services of the four congregations were held in months with 5 Sundays, including a Celebration of Holy Communion.

Pastoral Care of the sick and less able parishioners was provided by the Elders to those in their district and referred the individual's needs to the Interim Moderator and now to the Minister.

Members of the Worship Team continued to participate as Readers of passages from Scripture but have also participated in the leading of services.

The attendance of members and adherents at weekly worship was more variable with an increase at significant services within the Christian Calendar.

Throughout 2024 the Kirk Session and Congregational Board met in-person in the [REDACTED] Room. During the early months of the year meetings with the Presbytery Mission Plan Implementation Team were held to make arrangements for the congregational vote on the change of linkage within the Carse of Stirling Churches.

Elders and Board members attended meetings provided by the National Church, covering Finance and Property - 'Giving to Grow'; the Sustainability and Maintenance of Buildings; and Safeguarding for Trustees Training.

Throughout 2024 it was most encouraging that the willingness of our human resources had not waned during the 6 years of sisted vacancy and the long process to implement the Presbytery Mission Plan for the Carse of Stirling Area.

Help was given with duties such as: preparing the building for the Sunday worship; reading the passages of scripture; using IT skills to prepare the Power Point Presentations for services and those with floral art skills decorating our Sanctuary for the various events in the Christian Calendar.

Special Services / Events:

World Day of Prayer On Friday 1st March Gargunnoch hosted the Service, prepared by the Women of Palestine. Over 35 persons attended with readers from each of the seven Carse churches.

The Welcome Team arranged an Exhibition of Photographs during May Charities and during September to November hosted five 'Talks for a Sunday Afternoon' which proved successful in both content and attendance. Entry was by donation to the charity of the exhibitor's or speaker's choice and a total of £1,594.70 was raised.

Harvest Thanksgiving Service – 29th September – This was a joint service for the four congregations. An Appeal for food items for the START UP, Stirling Food-bank was advertised to the villagers with the collection point being the Church on the Saturday or at the Service. This proved a very successful effort for the charity and the Church.

Remembrance Service - November 10th – The Church hosted the Service for the Community on this significant occasion. Four senior pupils of the Primary School participated in the service and laid the wreath /

wreath /at the War Memorial within the Church and another wreath at the Flagpole in the Village Square.

Advent and Christmas Our OLM led the Watchnight Service which involved members of the congregation. The Christmas services were well attended by members and visitors.

The Community Christmas Charity Appeal for 2024 was for Parkinson's UK. The proceeds from the Watchnight Service retiring offering went towards the community effort.

Greetings were delivered to 420 homes in the village and surrounding area via a personalised Christmas Card designed by a member.

As no Door to Door Collections for **Christian Aid** took place the Session Clerk organised an online 'Justgiving' page through Christian Aid and also envelopes were available at the Church for those with no online facilities. This proved to be rewarding for the Charity.

Gargunnock Primary School held their End of Term Services at Easter and Christmas in the Church.

Sadly during the year we lost 6 residents of the village, 1 of whom was a member of the Parish Church.

Financial Review

The percentage decrease in income from previous year is 56.06% (excluding funds drawn from General Trustees). The main reason for the decrease is due to the generous Legacy received in 2023 the deficit being restricted by the increase in income from investments and interest. During the year we have had our Church building open for worship on a weekly basis with the exception of a few joint services. The giving of our members and adherents has increased by 9.31% which includes the Gift Aid donation for 2023 only (the 2024 was Gift Aid donations have since been received).

There has been an increase in the regular giving over the previous year; the Gift Aid GASDS recovery has increased this year. We are dependent on the interest from legacies and the faithful giving of our members and adherents for our main sources of income. This is reflected in these accounts. There were no fundraising events during the year. For 2024 a claim has been made from funds held in the Consolidated Fabric Fund.

Reserves Policy

There has been an increase in movement in our reserve funds as noted above. The interest and funds from the unrestricted Legacy of [REDACTED] has been used to support our General Fund. At the end of the year a total unrestricted reserve of £309,337.77 was held. It is the Trustees normal policy to meet nine months expenditure, which we estimate to be £27,000. Note that within our new linked charge our share of the combined local costs is now 25.7%. The remainder of the funds held is as a result of a legacy received in 2005 and others received in 2010, 2016, 2019 and 2023. We are looking at the most appropriate use of these funds, a large proportion of which has been used to meet necessary repairs highlighted at the Presbytery Quinquennial Building Surveys of 2014, 2017 and the 2023 update. During this year our church building became 250 years old.

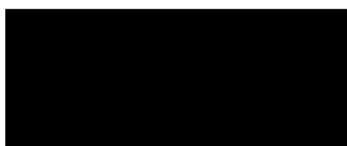
The Church also held £5,239.77 of restricted funds and total of Endowment funds £53,555.69, which has been provided for the purposes specified in Note 2.

**Gargunnock Parish Church of Scotland
Trustees' Annual Report (cont'd.)
Year ended 31st December 2024**

Statement of Trustees' Responsibilities

The members of the Kirk Session and Congregational Board 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 and Congregational Board 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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,



Session Clerk

Date ...20th March 2025...

Independent Examiner's Report to the Trustees of Gargunnock Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 7 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 (as amended).

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 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts (as amended) 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.

Name:

Address:

Date:

24/4/25

RECEIPTS and PAYMENTS ACCOUNTS

For the Year Ending 31st December 2024

Gargunnock Parish Church of Scotland

Receipts & Payments Account

Year end 31 December, 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	3					
Donations		11,715	221	-	11,936	10,919
Activities for Generating Funds		-	-	-	-	-
Activities for Stewardship		-	-	-	-	-
Bank & Deposit Interest		-	-	-	-	-
Investment Income		4,594	-	274	4,868	4,072
Interest from Unrestricted Legacies		9,623	-	-	9,623	6,171
Safe Custody Refund		-	-	-	-	140
Drawn from General Trustees		9,981	-	-	9,981	1,844
		<u>35,913</u>	<u>221</u>	<u>274</u>	<u>36,408</u>	<u>23,146</u>
Life & Work receipt		168	-	-	168	60
Donation to Flower Fund		-	-	-	-	-
Welcome Group		-	-	-	-	-
Hospitality donations		-	75	-	75	59
Other Income Unrestricted Legacy		-	-	-	-	20,000
<u>Total Receipts</u>		<u>36,081</u>	<u>296</u>	<u>274</u>	<u>36,651</u>	<u>43,265</u>
<u>Payments</u>	4					
Cost of generating funds		-	-	-	-	-
Charitable activities		20,586	-	-	20,586	14,793
Governance costs		-	-	-	-	-
<u>Total Payments</u>		<u>20,586</u>	<u>-</u>	<u>-</u>	<u>20,586</u>	<u>14,793</u>
Excess of Receipts over Payments for the year before transfers		15,495	296	274	16,065	28,472
Excess of Receipts over Payments for the year		<u>15,495</u>	<u>296</u>	<u>274</u>	<u>16,065</u>	<u>28,472</u>

Gargunnock Parish Church of Scotland

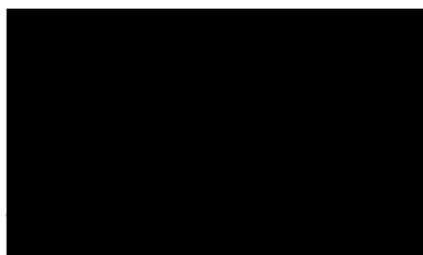
Statement of Balances

At 31st December 2024

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Balance 2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	294,173	4,944	53,282	352,398	323,926
Movement in year:					
Excess of Receipts over Payments for the year	15,495	296	274	16,065	28,472
Bank & deposit balances carried forward	<u>309,668</u>	<u>5,240</u>	<u>53,556</u>	<u>368,463</u>	<u>352,398</u>
<u>Investments at market value</u>					
(cost £86,195.90) *	<u>84,686</u>	<u>-</u>	<u>12,951</u>	<u>97,637</u>	<u>95,756</u>
Assets					
Gift Aid Tax Receivable	<u>1,884</u>	<u>-</u>	<u>-</u>	<u>1,884</u>	<u>2,137</u>
Liabilities					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
* INVESTMENTS HELD				2024 Market Value £	2023 Market Value £
Church of Scotland Investors Trust - Growth Fund					
A C & J D McLaren Memorial Fund 2030 units at cost 31/12/03				12,951	11,835
(At cost £1,203.20)					
Held within General Fund					
Church of Scotland Investors Trust - Income Fund					
O T Brown Legacy 7657 units at cost 07/03/14				84,686	83,921
(At cost £84,992.70)					
Total investments at market value				<u>97,637</u>	<u>95,756</u>
Total Investments (At cost value £86,195.90)					

The accounts were approved by the Kirk Session and Financial Board on 20/03/2025

For and on behalf of the Kirk Session and Financial Board



Session Clerk

Treasurer

Gargunnock Parish Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year one trustee, the Minister, received reimbursement of expenses incurred totalling £126.82
In addition [REDACTED] who is a member of the Kirk Session received £2,000
for providing her services as organist during the year.

2 Movement in Funds

Note	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	427	221	-	-	648
General Fund	293,746	36,081	20,586	-	309,241
	<u>294,173</u>	<u>36,303</u>	<u>20,586</u>	<u>-</u>	<u>309,889</u>
Restricted Funds					
Organ Fund	389	-	-	-	389
Outreach Fund	1,440	-	-	-	1,440
Sunday School Fund	505	-	-	-	505
[REDACTED] Legacy Fund	644	-	-	-	644
[REDACTED] Stone Maintenance	1,223	-	-	-	1,223
Kirklane Fellowship	110	-	-	-	110
Flower Fund	51	-	-	-	51
Hospitality Group	378	75	-	-	453
Welcome Group	203	-	-	-	203
	<u>4,943</u>	<u>75</u>	<u>-</u>	<u>-</u>	<u>5,018</u>
Endowment Funds					
Stark Bequest	132	-	-	-	132
McLaren Window	70	-	-	-	70
Roberston Bequest	139	-	-	-	139
[REDACTED]	7,522	274	-	-	7,796
[REDACTED]	5,905	-	-	-	5,905
[REDACTED]	3,949	-	-	-	3,949
[REDACTED]	12,762	-	-	-	12,762
[REDACTED]	4,375	-	-	-	4,375
More	10,842	-	-	-	10,842
[REDACTED]	7,586	-	-	-	7,586
	<u>53,282</u>	<u>274</u>	<u>-</u>	<u>-</u>	<u>53,556</u>
Total funds	352,398	36,651	20,586	-	368,463

Gargunnock Parish Church of Scotland

2. Cont'd

Purpose of Designated Funds

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

Purposes of Restricted Funds

Organ Fund: The Trustees have set aside funds in the event of major repair or replacement, this being a necessary resource in worship.

Outreach Fund: This is a fund set up to assist with development in wider work.

Sunday School Fund: The costs of the main materials are paid from the general fund and this account is available if major items are required.

Rev. & Mrs W Turner Legacy Fund: Was given in memory of our late Minister and his wife and has been used to enhance our place of worship.

Rev. & Mrs W Turner - stone maintenance. This was money given to the Church for the maintenance of their gravestone that stands in the Gargunnock Grave Yard.

Kirklane Fellowship: is a fellowship group from the linked Churches who meet and have invited speakers, these funds are for the running of the group. This group is not active at present but a few still meet monthly

Flower Fund: This fund is for providing flowers for display during worship.

Hospitality Group: was formed to give additional before and after the service fellowship.

Purpose of Endowment Funds

Income from the Stark Bequest is to be applied towards the Church Meeting Room.

Income from the McLaren Window is to be applied towards the cost of upkeep of the window..

Income from the [REDACTED] Endowment of £3,612.50 to be spent on fabric.

Income arising from the other endowments is to be applied for the general purpose of the Church.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	1,800	-	-	1,800	1,578
Gift Aid Donations	2,844	-	-	2,844	3,324
Giving (non Gift Aid)	-	-	-	-	-
Tax Recovered on Gift Aid Donations	956	31	-	987	-
Tax Recovered on GASD	1,150	-	-	1,150	-
Ordinary Offerings (Open Plate)	3,992	-	-	3,992	4,669
Other Offerings:- Donations	341	-	-	341	420
Donations	-	-	-	-	30
School Christmas Service	22	-	-	22	23
Donation for special pur:- Fabric Inc.G.Aid	-	190	-	190	125
Heating	-	-	-	-	-
Weddings & Funeral	610	-	-	610	750
	<u>11,715</u>	<u>221</u>	<u>-</u>	<u>11,936</u>	<u>10,919</u>

Activities for Generating Funds

Stewardship Donations	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Gargunnock Parish Church of Scotland

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
4 Analysis of Payments					
Costs of generating funds					
Fund Raising expenses	-	-	-	-	-
Offering envelopes	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charities activities					
Ministries & Mission allocation	20,996	-	-	20,996	23,422
Less: Endowment Income	- 8,488	-	-	- 8,488	- 8,577
Less: Giving for Growth Cont. Presby Allow.& Tran	- 1,458	-	-	- 1,458	- 5,002
Less: Vacancy Allowance	- 2,034	-	-	- 2,034	- 6,362
CofS Giving for Growth o/paid 2023	- 348	-	-	- 348	348
Presbytery dues	515	-	-	515	501
Ministers Travel	127	-	-	127	-
Pulpit supply & Honararium	1,125	-	-	1,125	3,016
Other staffing costs - Organist & Supply	2,275	-	-	2,275	2,069
Fabric repairs & maintenance	1,002	-	-	1,002	401
Fabric repairs & maintenance - Ross Anderson Room	-	-	-	-	-
Fabric repairs & maintenance Manse	-	-	-	-	96
Fire Protection & PAT testing	209	-	-	209	136
Items purchased from Gargunnock Trust Grant	-	-	-	-	-
Heat & Light	2,901	-	-	2,901	1,727
Insurance	1,704	-	-	1,704	1,655
Upkeep of grounds - Manse	-	-	-	-	420
Upkeep of grounds - Planters for Church entrance	-	-	-	-	-
Church Cleaning & cleaning materials	204	-	-	204	-
Linked Church expenses	1,032	-	-	1,032	-
Printing, stationery and postage	40	-	-	40	117
Other expenses - safe custody charges	-	-	-	-	85
Life & Work	277	-	-	277	216
Outreach - Christmas Cards 2023 & Plants	198	-	-	198	148
Other costs - Gifts	-	-	-	-	50
- Christmas Tree replacement	-	-	-	-	35
- Hospitality costs	-	-	-	-	65
- Downloader Licence & Remote Control Rep	50	-	-	50	-
- Poppy Wreath - Gargunnock Parish Church	-	-	-	-	32
- Comm. Tree - Coronation Prince Charles	-	-	-	-	63
- CCLI Licence	138	-	-	138	132
- Church Flowers	35	-	-	35	-
- Thank You lunch balance I Roy & Val Rose	87	-	-	87	-
	<u>20,586</u>	<u>-</u>	<u>-</u>	<u>20,586</u>	<u>14,793</u>

Gargunnock Parish Church of Scotland

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension, 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 £31,642; maximum stipend in the fifth and subsequent years of service £38,884.

	2024 £	2023 £
6 Collections for Third Parties		
Christian Aid - via Christian Aid Online giving & gift envelopes	661	1,389
Poppyscotland - [REDACTED]	123	121
Start Up Stirling - Harvest Appeal & Christmas	135	428
Parkinsons UK	174	-
	<u>1,093</u>	<u>1,938</u>

Gargunnock Parish Church of Scotland

Appendix

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

	2024 £		2023 £	
CAPITAL ACCOUNT				
Credit Balances held at 31 December at cost	<u>64,106</u>		<u>64,106</u>	
Market Value of Balances at 31 December	<u>99,476</u>		<u>93,446</u>	
REVENUE ACCOUNT				
Credit Balance at 31 December	<u>77,735</u>		<u>71,636</u>	
 Church of Scotland Consolidated Fabric Fund - Revenue Account				
Income	£		£	
Opening Balance	71,636		58,739	
Gain on sale of share				
Revenue Interest	3,567		2,115	
Deposit Fund Interest	435		304	
Capital Account No.662314115 dividend - Growth Fund	1,428	17,848.50	1,269	15,484.00
Capital Account No.662312116 dividend - Income Fund	1,282		1,068	
Rent of Manse	11,138		10,728	
	<u>89,485</u>		<u>74,223</u>	
Expenditure	-		-	
Building Insurance	- 2,945		- 1,103	
Fuel Costs - Electricity	- 5,716		- 742	
Property Costs	- 1,320		- -	
Consolidated Fabric Fund Administration Cost	- 1,192		- 742	
Agents Management fees	- 576		- -	
Balance in Church of Scotland Fabric Funds as above	<u>77,735</u>		<u>71,636</u>	