

Bridge of Allan Parish Church of Scotland

ANNUAL REPORT AND CONGREGATIONAL ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024

Congregation Number: 231389

Scottish Charity Number: SC015171

Trustees’ Annual Report
Year ended 31 December 2024

The trustees present the annual report and accounts for Bridge of Allan Parish Church of Scotland for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Bridge of Allan Parish Church of Scotland

Charity Registration Number: SC015171

Congregation Reference Number: 231389

Contact Address: Church Office
12 Keir Street
Bridge of Allan
FK9 4NW

Trustees:

[Redacted]

Elders who retired this year

[Redacted]

Board members:

No Congregational Board as we moved to the Unitary Constitution.

Minister:

[Redacted]

Session Clerk:
Church Treasurer:

Independent Examiner:

[Redacted] Cameron Accounting Ltd,
12 Woodlands Road, Lundin Links, Leven, Fife, KY8 6HG

Bankers:

Royal Bank of Scotland, Unit 22/23 Thistle 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 Unitary of 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 members of the church who are considered to have the appropriate gifts and skills. The Kirk Session undertakes to recruit new Elders as and when it deems fit.

Organisational Structure

The Kirk Session which also meets regularly during the period from September to June is responsible for all of Church life but delegates the day-to-day tasks to the relevant teams it has created for these tasks. The church has a Child Protection Officer and regular Safeguarding training is undertaken by the Kirk Session .

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.

As a constituent member of the Church of Scotland, Bridge of Allan Parish Church is committed to its calling to serve Jesus Christ. Its mission statement reads: "We welcome everyone as we gather to worship God, serve Jesus Christ and share His love."

The congregation renew their commitment to their calling to be faithful to Jesus Christ and to ensure that spiritual care is given to those who live within the bounds of the parish and further afield. In so doing it is hoped that others may come to know the love of Jesus Christ in their lives and find this to be both life affirming and life transforming.

Throughout the year the congregation gather for worship, either in person or remotely, at 11 am on Sunday mornings, and at other times according to our own purposes. Everyone is welcome to join us for any of our services. We also produce a short reflection each Sunday that can be accessed at any time via our social media platforms, podcast or via a dial-in service. After Sunday morning an invitation is usually extended to all to join in Coffee Fellowship, a time of informal gathering and chat over coffee, tea and biscuits.

Objectives and Activities (cont.)

Throughout 2024, our Church has been served by [REDACTED] served in that capacity during the first 3 months of the year, and then [REDACTED] replaced him to continue her work at as part of the Chaplaincy team at Stirling University

Communion was celebrated quarterly, during morning worship, following the traditional practices of bread and wine being shared. The option to join the service 'virtually' was still available to those who prefer not to come out to a crowded place and a few of those joining online expressed gratitude feeling part of the church, 'virtually.' Extra services were held at Easter and Christmas. There are monthly services and Communion quarterly at three local care/sheltered housing complexes. This has led to requests for several parishioners to transfer to our church.

We continue to have a strong ecumenical relationship with the local Episcopal Church, holding informal joint services with St. Saviour's Episcopal Church throughout the year, as well as working together in Christian education and other appropriate areas through the year. [REDACTED] have worked closely with [REDACTED], who was appointed Rector of St Saviour's in January 2024

There is a shared service at the Cenotaph on Remembrance Sunday with St. Saviour's Church which is well attended by people from the congregation and wider Parish, including uniformed youth organisations. Many from the church and uniformed organisations attended.

The congregation is outward-looking and is committed to care for those less fortunate. Throughout the year the congregation supports the work of Start-Up Stirling. At Christmas gifts were collected for the Salvation Army, Women's Aid and HMP & YOI Stirling. The minister is a trustee of the charity 'Forth Valley Inclusion'. As part of the commitment to social justice matters the Church signed up to the Prisoners Week Charter.

Children are encouraged to know that they are an integral part of congregational life and provision is made for them whatever their age. The Sunday Club join with the congregation for the first part of the service before leaving to do activities, stories, and games together. The Sunday school also enjoyed putting on their nativity in December.

The Community Christmas afternoon tea was a great success with about 120 in attendance, our highest numbers in many years. This included friends and family of the congregation, St.Saviours and the local care homes where we have been doing monthly services. The afternoon was well received and very much enjoyed by all who came along.

We have focused on building regular communication with the congregation and wider community in 2024 with the reintroduction of a quarterly church magazine. The magazine is distributed physically, digitally on our website and via social media. We continue to grow our digital footprint via Social Media (Facebook & Instagram). Social media is updated regularly, and our Facebook page is used to stream the Sunday services. The church website now features a digital notice board, weekly Orders of Service to allow online parishioners to follow the service, and a digital community notice board for the hall users to advertise their classes and groups.

Objectives and Activities (cont.)

Bridge of Allan Guild Report 2024

The Guild meeting takes place in the winter months every second Thursday afternoon and attended on average by twenty-five members out of a total of thirty-five.

Meetings continue to be shared in their delivery by a small group.

of willing participants much appreciated by the Convener especially in this busy year of her national Convenership.

Our six Project Partnerships ended in December when they all benefitted in a share of over £550,000 of which £710.70 was raised by this Bridge of Allan branch. We continue to support all our Project Partners with prayer. In addition, several other charities which supplied speakers for the meetings benefitted by £180, £200 was donated to our church. The friends of St Andrew & Tiberias Jerusalem continue to receive an annual donation of £20.

Guild Annual Gathering in the Assembly Hall, Edinburgh: £50 was paid by Bridge of Allan Guild into the offering and this in part contributed to the work of our brother and sister Guilds in Malawi, five members of which travelled to join their Scottish Twinned Guilds in August.

The Bridge of Allan Guild Convener was appointed National Convener, took the oath of office administered by our minister, [REDACTED], and will hold the post for a year.

The Guild Church service in November was well supported, the focus of which was our new Strategy 'Let us build a house.'

As is the usual practice, members met for their Christmas meal to round off the year.

Again, I would like to emphasise that the success of our Guild is thanks to a team effort by the Support Team who continue to work diligently to make meetings interesting and enjoyable. They are regularly assisted by other Guild members, and the input of our church admin assistant has been invaluable.

[REDACTED], *Convener*.

Thursday Afternoon Group

There were numerous meetings during the year, sometimes with guest speakers. The group made donations of £510 in 2024. These were shared between DEBRA £50, Girls Academy in Ghana £50, Renaissance Choir £60, Bannockburn House £50. and B of A Church £300.

[REDACTED]

Objectives and Activities (cont.)

Hall Letting: Weekly

The Church Halls continue to be well used with many diverse groups and activities, many are weekly, some all year round, some during school term times. Rainbows, Brownies, Guides, Beavers, Scouts, Cubs, Squirrels, Taekwondo, Karate, School of Dance, Salsa Class, Sunday Night Group (12 step support group), Junior Gaelic Choir, Monday Night Group (12 step support group), Pilates, Yoga, Rock and Reel Dance Fitness, Country Dancing, one-to-one music lessons bi-weekly, Stirling Junior Gaelic Choir, Rock Choir, Art Class and a Philosophy group, Mindfulness (Advance Practitioners).

In early 2024, we welcomed the Riverside Drama Club who initially looked to use our facilities for rehearsals which led to providing storage facilities in the Mezzanine area, leading to a show being performed for a week in the Honeyman Hall with plans to carry this for another two shows in 2025.

Hall Letting: Occasional Use

Many of the occasional lets are returning year on year. The Blood Transfusion Service and Vintage Craft Fayre (quarterly bookings), the Royal Scottish Opera Society, the SWI (Scottish Women's Institute), the Teacher's Association of Scotland and the World Textile Day (annual bookings), Gaelic Speakers Day (using all our halls), a Stirling Council initiative gathering Gaelic speakers from across Scotland. 2024 also saw new users: FV u3a Board, Stirling Pride, Family History Society, Antique Fayre, Table Top Car Racing Club, Dunblane & Stirling Bee Keepers Association, Scottish Wild Land Group, General Trustees of the Church of Scotland. Some of these held meetings, others' gatherings, open days, with plans to return in the near future.

We continue to have daily requests for hall lets for private birthday parties and family events, as well as one off booking from Clubs, organisations, and businesses whose normal premises are not large enough for annual parties or fun days/fundraising events.

Regular Users – with a community and support remit

The “Streets ahead” initiative has continued to run weekly in the Honeyman Hall and Kitchen. The group meet twice a week, on Tuesday to use the kitchen to bake and on Thursdays to run a coffee morning. The group is made up of adults with additional support needs and they are supported to run the coffee morning, gaining confidence, life skills and make friends in the community. This is a Stirling Council initiative and provides the local community with a place to go for tea, cake, and company once a week. The group are supported by a steady group of regular customers from the church membership and wider community.

The “Going Forward with Stroke” group meets weekly in the Chalmers Hall on Thursday afternoons. The group has run throughout 2024 growing steadily. The group is a place of support for those who have had a stroke and for their carers/spouses, running a wide range of activities and inviting guest speakers to entertain the members.

Tea's Company, a community initiative targeted at people who are affected by loneliness, disability, or dementia, were able to return to use the Honeyman Hall each week, to host their café, after a long break due to covid. Music, entertainment, and other activities, such as bingo and quizzes are provided free of charge to anyone who is looking for some company and a chat over tea and cake. The initiative is supported by the Bridge of Allan Community Council, in conjunction with the Church and the local Co-op and is hosted by a team of locally recruited volunteers.

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

Objectives and Activities (cont.)

Achievements and Performance

The Church and its halls seek to offer a warm welcome to one and all. The Church is the focal point of community life and is recognised within the community for the contribution it makes to the village.

Many one-off hall users commented on the facilities, and particularly on the Chalmers Hall and adjoining kitchen. The facilities are of a very good standard and the kitchen is of adequate size for catering any size of gathering. The Chalmers Hall being of modern design is spacious, and bright. It is also worth noting that many of the one-off event organisers return year after year and compliment the facilities we have.

The number of regular, semi-regular and repeated annual bookings continued to increase in 2024. Repeat booking of regular and occasional users is a testament to the high standard of facilities we provide. In 2024 the Riverside Drama Group (who have twice weekly rehearsals in the Session room) held two performance weeks in the Honeyman Hall.

Correspondence for hall letting forms a large part of the day-to-day administration of the church office; dealing with new enquiries, existing lease holders, and maintaining the diary and financial records of invoicing and banking reconciliation, this will continue to be a required staffing resource in 2024.

It is estimated that we have over 1,000 people through our church building each week.

Financial Review 2024

Summary

In 2023 I commented that it was 'for the first time in a number of years we had a surplus' however, for 2024 we have reverted to a deficit of £19,749 save for the investment proceeds of £104,281 which following the rules covering Receipts and Payments accounts, is included in the total receipts and therefore the reported surplus of £84,789 is not directly comparable with the surplus for 2023.

Income

The total income for the year, excluding the proceeds from the sale of investments, at £144,201, was marginally higher than last year's £142,526, an increase of 1.25%.

The total of our Offerings in 2024 is £62,268, a concerning drop of £3,807 to that of 2023 when it was £66,075, this equates to a decrease of 6% on offerings.

Although the income from Gift Aid Tax is noted as £18,555 and £11,132 for 2023, the increase would appear to be a positive sign. However, comparing the 4 Gift Aid tax receipts relating to the offerings in 2024 v 2023 equivalent, identifies a drop of £1,977 equivalent to a decrease of 12%. The claim for quarter 4 to December 2024 has been submitted and £3,461 received in January 2025.

Income from Hall Lets at £50,877 was considerably more than £38,111 in 2023, an increase of 33%. We are extremely fortunate to have a number of spaces of assorted sizes for use by the Community as noted on Page 6 of the Annual Report and Accounts.

Income from dividends increased to £3,388 (£3,212 in 2023).

Donations for Help Build a House project received were £257 in 2024 and £2,090 in 2023 and are shown in the RESTRICTED FUNDS column of Donations.

Payments

For the current year 2024, our expenditure total increased to £163,393, up from £137,941 in 2023.

Our payment for Give to Growing (previously Ministry & Mission) was £54,628 (£52,315 in 2023).

Staffing costs were slightly higher in the year. They totalled £17,297, up from £16,107 in 2023. We incurred extra costs due to a handover period of our office staff.

Church Building Costs fell to £14,757 down from £17,077 in 2023.

Fabric costs have increased to £24,189 in 2024 from £6,001 in 2023. This can be summarised as:

- Regular/recurring costs of £5,346.

- Planned/budgeted costs of £7,620 for external painter works £6,600 and improvement to car park surface £1,020.

- Unforeseen/non-recurring costs of £11,223 which includes repairs to heat pump £9,528, temporary repairs to water damage floor £67 and replacement of fire alarm panel £1,020.

As the use of the Halls increases, so do maintenance costs, £29,061 for 2024, £25,874 in 2023, an increase of 12%. Hall expenses include heating, lighting, cleaning, insurance, and maintenance.

Included in manse costs of £6,121 up by £3,078 (£3,043 in 2023) are repair rotten timber and gutter works £660, outside painter works £3,450.

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

Bank & Deposit Balances

As at 31 December 2024, we had £37,537 in our bank accounts excluding Deposit Fund. A decrease of £15,210 from the previous year's total of £52,747.

Investments

All units held in The Church of Scotland Investors Trust Growth Fund and Income Fund were realised, being the sum of £104,281, as available funds to pay for the Chalmers Hall roof repair. £100,000 has been placed in The Church of Scotland Investors Trust Deposit Fund to fund the repair in 2025 with the balance of £4,281 added to our Church bank account.

Outlook for 2025

The repair to the Chalmers Hall roof started in January 2025 at an estimated total cost of £90,000. Our Fabric Convener, Ron Cowan, has been vigorously investigating grants that we may be able to claim. With the Chalmers Hall roof expenditure and continuing drop in church offerings, our financial resources in 2025 will be severely impacted.



Treasurer

Reserves Policy

It is the Trustees' policy to hold unrestricted funds of approximately six months normal expenditure.

At the year end the Church held unrestricted funds of £35,189 (excluding investments) which is less than six months normal expenditure.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Nov 12, 2025

Date of signing

Independent Examiner's Report to the Trustees of Bridge of Allan Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12-16.

Respective responsibilities of trustees and examiner

The charity 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 2006 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

An examination is carried out in accordance with Regulation 11 of the 2006 Accounts 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:

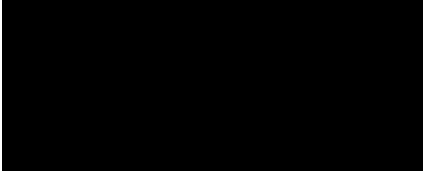
- to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



12/11/2025

Date of signing



Bridge of Allan Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

		<u>Unrestricted</u>	<u>Restricted</u>		
		<u>Funds</u>	<u>Funds</u>	<u>Total</u>	<u>Total</u>
		<u>2024</u>	<u>2024</u>	<u>2024</u>	<u>2023</u>
	Note	£	£	£	£
<u>Receipts</u>					
Donations	3	84,112	257	84,369	84,828
Bank & Deposit Interest		1,286	0	1,286	944
		<u>85,398</u>	<u>274</u>	<u>85,655</u>	<u>85,772</u>
Rental of Premises		50,877	0	50,877	38,111
Legacies		0	0	0	11,000
Church Organisations Income		3,282	0	3,282	3,213
Weddings & Funerals		940	0	940	950
Sunday School Charity Fund		00	0	00	40
Dividends		3,388	0	3,388	3,212
Other Income		59	0	59	228
Sale of Investments		104,281	0	104,281	0
		<u>162,827</u>	<u>0</u>	<u>162,827</u>	<u>56,754</u>
<u>Total Receipts</u>		<u>248,225</u>	<u>257</u>	<u>248,482</u>	<u>142,526</u>
<u>Payments</u>					
Costs of Generating Funds	4	-29,255	0	-29,255	-26,075
Charitable Activities	5	-133,771	0	-133,771	-111,248
Governance Costs	6	-667	0	-667	-618
Other Payments	7	0	0	0	0
		<u>-163,693</u>	<u>0</u>	<u>-163,693</u>	<u>-137,941</u>
<u>Total Payments</u>		<u>-163,693</u>	<u>0</u>	<u>-163,693</u>	<u>-137,941</u>
Transfers		0	0	0	0
(Deficit)/Surplus for Year		<u>84,532</u>	<u>257</u>	<u>84,789</u>	<u>4,585</u>

Bridge of Allan Parish Church of Scotland
Statement of Balances
At 31 December 2024

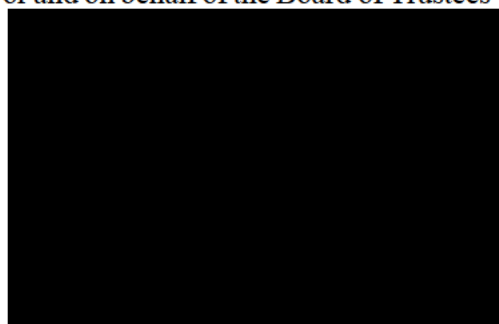
	<u>Unrestricted</u> <u>Funds</u> 2024 £	<u>Restricted</u> <u>Funds</u> 2024 £	<u>Total</u> 2024 £	<u>Total</u> 2023 £
<u>Bank & Deposit Balances</u>				
Bank & Deposit Balances b/f	<u>50,657</u>	<u>2,090</u>	<u>52,747</u>	<u>48,162</u>
Movement in year:	84,532	257	84,789	4,585
Bank & Deposit Balances c/f	<u>135,189</u>	<u>2,347</u>	<u>137,536</u>	<u>52,747</u>
<u>Investments at market value</u>				
C of S Investors Trust Income Fund	0	0	0	55,414
C of S Investors Trust Growth Fund	<u>0</u>	<u>0</u>	<u>0</u>	<u>45,397</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>100,811</u>
<u>Other Assets</u>				
Fixed Asset	10,000	0	10,000	10,000
Gift Aid Tax Refund	<u>3,461</u>		<u>3,461</u>	<u>8,300</u>
<u>Liabilities</u>				
Professional Fees	<u>700</u>		<u>700</u>	<u>650</u>


Note


The Fixed Asset represents the Manse at 29 Keir Street, Bridge of Allan, which was purchased in 1966 for £10,000.
The title is held by the local Church Trustees on behalf of the Congregation
The asset is included at its hstoical cost. There is no recent valuation for this property.

The accounts were approved by the Trustees on 28/09/2025

For and on behalf of the Board of Trustees




Session Clerk


Treasurer

Notes to the Accounts cont15

APPENDIX

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

	<u>2024</u>	<u>2023</u>
	£	£
<u>CAPITAL ACCOUNT</u>		
Stipend Endowment Fund	220,000	220,000
	<hr/>	<hr/>