

Dunblane Free Church Of Scotland

Scotland · Charity number SC019827

Details

Status Active

Legal form Unincorporated association

Part of Free Church Of Scotland (SC012925)

Registered 1992-02-05

Register [View on the OSCR register](#)

Contact

Address Free Church Manse
42 Roman Way
Dunblane
Stirling
FK159DJ

Website dunblanefreechurch.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need. to uphold and further the interests of the Free Church of Scotland. and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

Beneficiaries: 'Children or young people','Older People'

Objectives: The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need. to uphold and further the interests of the Free Church of Scotland. and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£50,048	£59,412	-	0
2024-12-31	£67,206	£61,241	-	1
2023-12-31	£65,429	£59,836	-	0
2022-12-31	£39,176	£49,860	-	1
2021-12-31	£49,372	£60,876	-	1
2020-12-31	£45,343	£70,962	-	1

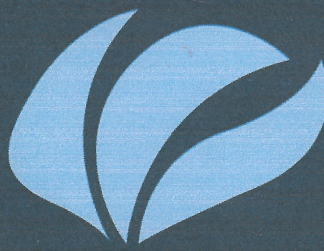
Dunblane Free Church Of Scotland

Scotland - Charity number SC019827

Accounts

Dunblane Free Church of Scotland
Annual Report
Year Ended 31 December 2025

Charity Number SC019827



Free Church of Scotland

Dunblane Free Church of Scotland

ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2025

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Dunblane Free Church of Scotland

CHURCH INFORMATION

Registered Charity Name	Dunblane Free Church of Scotland
Charity Number	SC019827
Trustees	A list of active Trustees during 2025 is provided in the Trustees' Report on page 3.
Denominational address	Free Church of Scotland 15 North Bank Street Edinburgh EH1 2LS Registered Charity No. SC012925
Church Address	Dunblane Free Church of Scotland 1 Beech Road Dunblane FK15 0AA
Church Website	dunblanefreechurch.org
Bankers	Bank of Scotland 7/13 Port Street Stirling FK8 2EJ
Solicitors	Blackadders LLP 10 Euclid Crescent, Dundee DD1 1AG
Independent Examiner	Elizabeth Brenner 1 Hepburn Court Dunblane FK15 0FH

Dunblane Free Church of Scotland

REPORT OF THE TRUSTEES - YEAR ENDED 31 DECEMBER 2025

The trustees are pleased to present their report together with the financial statements of Dunblane Free Church ("the Charity" or "the Church") for the year ended 31st December 2025.

Status of Charity and Governing Document

Dunblane Free Church is established by Constitution. It is a registered Scottish Charity (No. SC019827).

Aims and Affiliation

Dunblane Free Church is a congregation of the Free Church of Scotland working towards the common aims set out below. The congregation is within the Glasgow & Argyll Presbytery. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory booklet which explains the origins of the Church, giving the historical background to the Church's coming into being in 1843 and lists documents in which are embodied the constitution of the Church. This document is available on request from the Free Church of Scotland, 15 North Bank St, The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over one hundred congregations in Scotland, as well as two in London, and four in North America, with sister Churches founded by mission work in India, Peru, and South Africa. The Church also has a seminary in Edinburgh – Edinburgh Theological Seminary - for the training of Ministers and other Christian workers. The denomination further sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Trustees and Office Bearers

The church building and manse are the property of the congregation and are held in trust by locally elected congregational trustees under the Church's Model Trust Deed.

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court members are deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of congregational trustees who are responsible only for holding property in trust.

Dunblane Free Church of Scotland

The members of the Deacons' Court who served during the year were as follows

Elders:	Innes Macleod, Rev. Kenneth Cameron Alasdair Lunan, Dr Jenson Lim
Deacons:	Gavin Millar, William Clarkson (deceased 18/05/26)
Minister:	Rev. Allan Shearer

Congregational Trustees

For holding property: Innes Macleod and Rev. Kenneth Cameron

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new trustees (Elders and Deacons). Any election process must involve all the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives, as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elders or deacons.

Trustees' Responsibilities

Charity law requires Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the church's affairs and of its incoming and expended resources, including surplus or deficit for that year. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

Activities and Achievements

We are blessed to continue to work collaboratively, both spiritually and financially, with the national Free Church of Scotland. The minister, who moderated Presbytery at the beginning of 2025, and an elder regularly attend presbytery meetings. The Record (The Free Church of Scotland magazine) is read by many in the congregation, and we pray most weeks for Presbytery matters. Unfortunately, due to our financial situation we have not fully met our remittance demands for 2025 to the Free Church and desire to improve this situation in 2026.

Dunblane Free Church of Scotland

Our morning services have grown numerically, being attended with numbers often over 40 and the number of children attending Kirk4Kids (Sunday School) is now in the low to mid-teens. The number attending evening services, now moved to 6pm, have also grown to just below 20. These numbers have mainly been boosted by two new families attending the church and the earlier evening service time has encouraged a little more attendance of families. We are extremely grateful to the Lord for the full-time and settled ministry of Allan. The congregation are rebuked, corrected and encouraged (2 Timothy 4:2) by his excellent preaching. Allan continues his five-year fixed term ministry and has preached in Philippians, Joshua, Esther, Acts, Hebrews and Psalms among other books of the Bible over the course of the year.

The services continue to be available via live stream and have been well received, typically attracting 20–40 views within the first few weeks. The Bible Study and Prayer Meetings, at 7.30pm in the church (every Thursday except the first week of the month, when house groups occur) are in person and available via Zoom.

As well as growing numerically there are signs of developing spiritual maturity through a greater response to the preached word and discipleship. Evangelism activities are also established in the church. The Men's Prayer Breakfast and Woman's Bible Study continue to meet monthly as do House Groups. Rejuvenate Lunches, a free community lunch, has now stopped due to lower numbers, reduction in funding and there being less interest in The Gospel from attendees. A family drop-in has had its first few meetings and has been well attended with the key benefit being families within the church getting together, relationships strengthening and some Christian conversations taking place.

Christmas Crafts for Kids did not run this year due to the busyness of the church calendar but seemed to be missed by the community and we hope to run it again in 2026. The Ark, a parent and toddlers' group has varying numbers attending, yet a few from the Ark have occasionally attended the morning services. Outreach services in Randolph Hill Care Home, led by an elder, continue monthly. Allan has led Bible Alive with P6 pupils in Dunblane Primary and now in Newton Primary. This is a weekly activity. The children's holiday club in the summer of 2025 was a great success with many of the days having over 20 attending. There was an excellent team spirit and there was a fresh awareness of the gifts with which the Lord has blessed us with in the congregation. Further developing, and supporting the skills associated with, personal evangelism would further support our outreach work.

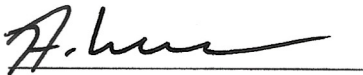
The Deacons and Kirk Session meet every 2nd month with the privilege of being under-shepherds of the flock. A significant time at the Session is spent in pastoral discussions and prayer as we seek to spiritually support and lead the congregation. A key development has been to begin to increase the accountability of the elders to respond to specific questions regarding the spiritual and pastoral care of their groups. The Deacons have overseen such developments as organisation of the space in the church and improvements to the church roof.

Dunblane Free Church of Scotland

In relation to financial matters

The income in 2025 has decreased significantly with an income of £50,048 compared to £67,206 in 2024. Last year two anonymous donations combining to £12,000 were received which accounts for most of the drop in income. The reduced income resulted in a reduction from Gift-Aid of £2,991. Income from regular givers was up slightly however donations via the church plate were down by £1608. Over the year we ran at an average deficit of £780 each month. To reduce the rate of depletion of funds in our bank account, we did not pay the full remittance to the head office and ended the year with a remittance shortfall of £4,549. The Head Office are understanding of our situation however being unable to meet the full remittances will have an impact on our ability to renew our minister's contract at the end of the 5-year term. In December an appeal was made to other churches in the denomination and the wider community to raise money to renovate and extend the manse to make it more suitable for the Shearer family and a more usable space for church fellowship gatherings. By the end of the year this brought in an additional £2500 to the fabric fund.

On behalf of the Trustees



Mr Alasdair Lunan

Session Clerk

June 2026

Dunblane Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2025.

I report on the church accounts for the year ended 31 December 2025, which are set out on the following pages 7 to 12.

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 Regulation 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 explanation from the 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 accounts.

Independent Examiner's Statement

In the course of my investigations, 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 accounts which accord with the account records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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 
Elizabeth Brenner

Qualification Chartered Accountant (ICAS)

Address 1 Hepburn Court
Dunblane
FK15 0FH

Date

Dunblane Free Church of Scotland

Receipts & Payments Account for the year 2025

Income

	2025 Unrestricted	2025 Restricted	2025 Total	2024 Total
Receipts	£	£	£	£
Givings	28,812	-	28,812	28,558
Income Tax Rebate	8,792	-	8,792	11,783
Sunday School Collections	-	-	-	-
Church Door Collections	7,071	30	7,101	8,709
Donations	-	900	900	12,668
Fabric fund	-	3,737	3,737	1895
Church Lunch	10	-	10	2,186
Ark Fund	-	87	87	791
Children's Outreach	-	453	453	574
Investment Income				
Interest Received	-	-	-	-
Activities for generating funds				
Magazine Sales	-	156	156	42
Total Receipts	44,685	5,363	50,048	67,206

Dunblane Free Church of Scotland

Receipts & Payments Account for the year 2025 continued

Expenditure

	Notes	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Head Office Remittances	4	34,292	-	34,292	38,244
Head Office Payments		142	-	142	451
Presbytery Dues		782	-	782	622
Minister's allowances		565	-	565	466
Equipment	4	137	1,259	1,396	1588
Heat and Light		10,296	-	10,296	3,704
Council Tax		3,428	-	3,428	3,183
Insurance		1696	-	1,696	1,952
Repairs – Manse	4	-	-	-	1,121
Repairs – Church	4	-	1199	1199	988
Repairs – Equipment		105	-	105	104
Cleaning		240	-	240	240
Professional Fees		540	-	540	530
Other Charities	5	637	30	667	205
Supply Expenses	4	833	-	833	1505
Promotional/Outreach		276	419	695	1,040
Publications	4	125	156	281	226
Presentations		69	-	69	138
Other Expenses	4	919	1190	2,109	2,934
Loan Repayment	4	-	-	-	2,000
Sunday School		77	-	77	-
Total Expenditure		<u>55,159</u>	<u>4,253</u>	<u>59,412</u>	<u>61,241</u>
Net income/ (Expenditure)		(10,474)	1,110	(9,364)	5,965
Transfers between Funds		-	-	-	-
Net movement in funds		(10,474)	1,110	(9,364)	5,965
Total funds brought forward		<u>26,116</u>	<u>2,778</u>	<u>28,894</u>	<u>22,929</u>
Closing fund balance		15,642	3,888	19,530	<u>28,894</u>

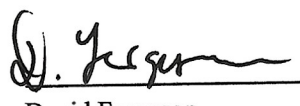
Dunblane Free Church of Scotland

Statement of Balances at 31 December 2025

	Notes	2025 £	2024 £
Property	2	240,000	240,000
Loans outstanding		-	-
Property less loans outstanding		240,000	240,000
Bank & Cash in hand			
Opening balance	28,894		22,929
Movement in year	(9,364)		5,965
Closing balances		19,530	28,894
Total Net Assets		<u>259,530</u>	<u>268,894</u>
Represented by:			
Unrestricted funds			
General	4	15,642	26,116
Restricted funds			
Fabric	4	2802	264
Lunch	4	100	1,140
Ark Parent & Toddlers	4	348	800
Children's Outreach	4	608	574
Other Charities	4	30	-
Designated funds			
Designated Assets	4	<u>240,000</u>	<u>240,000</u>
		<u>259,530</u>	<u>268,894</u>
Statement of liabilities at 31 December 2025			
Supplier invoices due for payment		-	-
Accountant's fee		-	480
Independent examiner's fee		50	50
Reimbursements due for Ark Payments		-	-
Total		<u>50</u>	<u>530</u>
Statement of other assets at 31 December 2025			
Gift Aid tax rebate		<u>2,740</u>	<u>2,560</u>

The financial statements on pages 7 to 9 were approved by the Trustees on 11th of June 2025 and signed on their behalf by the undernoted:


Allan Shearer
Minister


David Ferguson
Treasurer

Dunblane Free Church of Scotland

The notes on pages 10-12 form part of these financial statements

Notes to the financial statements

1. Accounting Policies

Accounting Convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The accounts are prepared in Sterling, which is the functional currency, and all amounts are rounded to the nearest £. The accounts have been prepared under the historical cost convention.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Church Income

All voluntary income and bank interest is accounted for when received.

Fixed Assets

Heritable property is stated at the Trustees' estimate of fair value as at the balance sheet date.

No depreciation has been applied to the fixed assets as depreciation is a non-cash item and therefore should not be included in the Receipts and Payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 7 - 9, funds are defined as follows:

- **Unrestricted funds** comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.
- **Designated funds** represent unrestricted funds earmarked by the Trustees for particular purposes.
- **Restricted funds** comprise of grants and other income received for a particular purpose as determined by the donor.

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary activities of the charity.

The Fabric Fund, which forms part of the restricted fund, consists of funds received specifically for the maintenance of the church property.

The Lunch Fund, which forms part of the restricted fund, consists of funds received specifically for the provision of community lunches.

The Ark Fund, which forms part of the restricted fund, consists of funds specifically for the purposes of buying materials and supplies for The Ark parent and toddler group.

Dunblane Free Church of Scotland

The Children's Outreach Fund, which forms part of the restricted fund, consists of funds specifically for the purposes of buying materials and supplies for children's outreach events such as the Christmas Craft for Kids.

The Head Office fund, which forms part of the restricted fund, consists of funds received specifically for paying remittances to Head Office which pay for ministerial costs.

The Loan Repayment fund, which forms part of the restricted fund, consists of funds received specifically for paying towards the Trustees loan.

The Supply Minister fund, which forms part of the restricted fund, consists of funds received specifically for paying pulpit supply costs (preaching fee plus travel expenses).

The Magazine fund, which forms part of the restricted fund, consists of funds received specifically for paying for Free Church Magazine subscriptions.

The Equipment fund, which forms part of the restricted fund, consists of funds received specifically for paying for the purchase of new equipment.

The Other Charities fund, which forms part of the restricted fund, consists of funds received specifically for donating to other charities.

The Designated Assets fund encompasses the net book value of property less outstanding loans on the property. The interest-free loan to the Free Church of Scotland was repaid in full this year.

Volunteers

As a church we encourage everyone to use their God-given gifts both within the church and elsewhere. In all of our activities, we rely on volunteers giving freely of their time and talents, without which we would not be able to serve as we do.

2. Property

Heritable Property refers to both the Manse located on Roman Way, Dunblane and the Church building on Beech Road, Dunblane. These are valued for the purpose of these Accounts by way of estimation by the Trustees.

3. Transactions with Trustees

There was no trustees' remuneration paid during the year ending 31 December 2025 (2024: nil). Over the course of the year, the trustees and connected people to the trustees received £2,178 (2024: £446) in reimbursed expenses in relation to outreach, administration, and other activities.

Dunblane Free Church of Scotland

4. Funds	Balance at				Balance at
	01.01.25	Receipts	Payments	Transfers	31.12.25
	£	£	£	£	£
General Fund	26,116	44,684	(55,159)	-	15,642
Fabric Fund - Restricted	264	3,737	(1,199)	-	2802
Lunch Fund - Restricted	1,140	-	(1,040)	-	100
Ark Fund - Restricted	800	87	(539)	-	348
Children's Outreach Fund - Restricted	574	453	(419)	-	608
Magazine- Restricted	-	156	(156)	-	-
Flowers- Restricted	-	150	(150)	-	-
Equipment- Restricted	-	720	(720)	-	-
Other Charities- Restricted	-	60	(30)	-	30
Designated Assets	<u>240,000</u>			-	<u>240,000</u>
Total funds	<u>268,894</u>	<u>50,048</u>	<u>(59,412)</u>	=	<u>259,530</u>

5 Agency Collections

Funds were raised directly on an agency basis for other charities as follows

	2025	2024
	£	£
Cumbernauld Free Church	-	50
Dunblane in Bloom	-	50
International Mission to Jewish People	165	55
Steadfast Global	135	-
Stirling Street Pastors	250	-
The Society of Friends of Dunblane	117	50
UFM Worldwide	117	-
Total	<u>667</u>	<u>205</u>

Dunblane Free Church Of Scotland

Scotland - Charity number SC019827

Accounts

**Dunblane Free Church of Scotland
Annual Report
Year Ended 31 December 2024**

Charity Number SC019827



Free Church of Scotland

Dunblane Free Church of Scotland

ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2024

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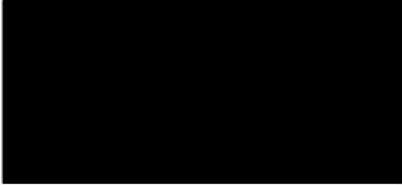
CHURCH INFORMATION

Registered Charity Name	Dunblane Free Church of Scotland
Charity Number	SC019827
Trustees	A list of active Trustees during 2024 is provided in the Trustees' Report on page 3.
Denominational address	Free Church of Scotland 15 North Bank Street Edinburgh EH1 2LS
	Registered Charity No. SC012925



Bankers	Bank of Scotland 7/13 Port Street Stirling FK8 2EJ
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Solicitors	Blackadders LLP 10 Euclid Crescent, Dundee DD1 1AG
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Independent Examiner	
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Dunblane Free Church of Scotland

REPORT OF THE TRUSTEES - YEAR ENDED 31 DECEMBER 2024

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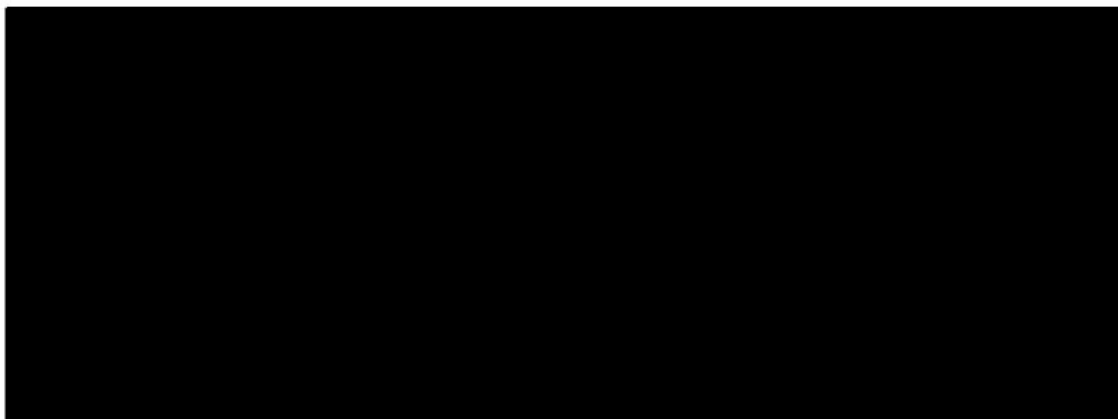
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Dunblane Free Church of Scotland

The members of the Deacons' Court who served during the year were as follows



Appointment of Charity Trustees

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- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

Activities and Achievements

During the year the congregation continued to meet twice weekly for public worship and carried out various activities in pursuit of the above stated aims.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

Significant highlights, events, and developments of note in the year include the following:

Dunblane Free Church of Scotland

In relation to congregational matters

There continues to be a morning and evening worship service on the Lord's Day. We plan to move the evening service to 6pm in the new year to cater for a youth fellowship and encourage families with younger children to potentially attend. The services remain available to be accessed via live-stream and are well received with viewings between 30-40 after only a few weeks. The Bible Study and Prayer Meetings, at 7.30pm in the church (every Thursday except the first week of the month, when house groups occur) are in person and available via Zoom.

The Men's Prayer Breakfast and Woman's Bible Study continue to meet monthly as do House Groups. Most are growing with a key feature of these groups being the discipleship of believers. Rejuvenate Lunches, a free community lunch, moved from meeting twice a month to once a month. There continues to be links with the organisation, Dementia Friendly Dunblane. Numbers have fallen yet this has created an opportunity for closer relationships to form with those attending. More children with their parents are also attending further enhancing the family feel of the meal. Our current grant runs out in March 2025 and we seek God's provision for the future.

The weekly Kirk for Kids (Sunday School) and creche continues with usually around 8 or 9 children. Our Christmas Crafts for Kids event, running on the same evening as the Dunblane Extravaganza, was again very successful in reaching out to families in the community of Dunblane and the surrounding area. The Ark, a parent and toddlers' group was started, initially with fairly small numbers but has now grown. The minister plans to use Bible Alive material with P6 pupils in Dunblane Primary and is planning a children's holiday club in the summer of 2025.

Outreach services in Randolph Hill Care Home, led by an elder, continued monthly.

Over-all, as we look back on another year, we are most thankful, as a congregation, for the excellent and faithful ministry of our minister [REDACTED]. The congregation have been blessed by preaching series' including Genesis, The Beatitudes and Acts among others.

As a Deacons' Court we have strived to steward the gifts given in God's name for His Kingdom's work and while we are not perfect men, we hope that our efforts to manage the finances of the church are not unworthy of His grace.

In relation to financial matters

The income in 2024 has increased slightly with an income of £67,206 compared to £65,429 in 2023. This income included 2 anonymous donations, one of £10,000 which was restricted to ministry costs and the other of £2000 which was used to pay off the outstanding trustee loan. The income from Gift-Aid dropped in 2024 to £11,783 from £16,428 in 2023. Funding of £2,000 was received from the Baird Trust for the purpose of

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the Rejuvenate Lunch and £725 was received from the Braes of Doune Wind Farm Community Fund for the purchase of equipment for the Ark Parent and Toddler Group. Encouragingly, our finances have remained steady compared to 2023 and we have ended the year with a surplus of £5,965.

On behalf of the Trustees



Session Clerk

June 2025

Dunblane Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2024.

I report on the church accounts for the year ended 31 December 2024, which are set out on the following pages 7 to 12.

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 Regulation 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 explanation from the 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 accounts.

Independent Examiner's Statement

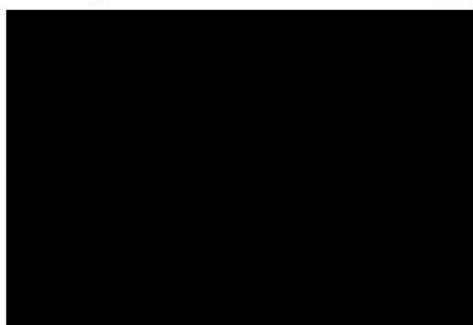
In the course of my investigations, no matter has come to my attention

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 accounts which accord with the account records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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

Qualification

Address



Date

3 June 2025

Dunblane Free Church of Scotland

Receipts & Payments Account for the year 2024

Income

	2024 Unrestricted	2024 Restricted	2024 Total	2023 Total
	£	£	£	£
Receipts				
Givings	28,558	-	28,558	25,485
Income Tax Rebate	11,783	-	11,783	16,428
Sunday School Collections	-	-	-	727
Church Door Collections	8,709	-	8,709	9,568
Donations	40	12,628	12,668	11,502
Fabric fund	-	1,895	1,895	592
Church Lunch	-	2,186	2,186	949
Ark Fund	-	791	791	-
Children's Outreach	-	574	574	-
Investment Income				
Interest Received	-	-	-	-
Activities for generating funds				
Magazine Sales	-	42	42	178
Total Receipts	49,090	18,116	67,206	65,429

Dunblane Free Church of Scotland

Receipts & Payments Account for the year 2024 continued

Expenditure

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
	Notes	£	£	£	£
Head Office Remittances	4	28,244	10,000	38,244	42,133
Head Office Payments		451	-	451	-
Presbytery Dues		622	-	622	516
Minister's allowances		466	-	466	514
Equipment	4	833	755	1,588	280
Heat and Light		3,704	-	3,704	3,386
Council Tax		3,183	-	3,183	3,095
Insurance		1,952	-	1,952	1,842
Repairs – Manse	4	94	1,027	1,121	98
Repairs – Church	4	-	988	988	596
Repairs – Equipment		104	-	104	482
Cleaning		240	-	240	270
Professional Fees		530	-	530	580
Other Charities	5	205	-	205	1,215
Supply Expenses	4	1,405	100	1,505	895
Promotional/Outreach		1,040	-	1,040	-
Publications	4	184	42	226	274
Presentations		138	-	138	-
Other Expenses	4	1,052	1,882	2,934	3,261
Loan Repayment	4	-	2,000	2,000	308
Sunday School		-	-	-	91
Total Expenditure		<u>44,447</u>	<u>16,794</u>	<u>61,241</u>	<u>59,836</u>
Net income/ (Expenditure)		4,643	1,322	5,965	5,593
Transfers between Funds		-	-	-	-
Net movement in funds		4,643	1,322	5,965	5,593
Total funds brought forward		<u>21,473</u>	<u>1,456</u>	<u>22,929</u>	<u>17,336</u>
Closing fund balance		<u>26,116</u>	<u>2,778</u>	<u>28,894</u>	<u>22,929</u>

Dunblane Free Church of Scotland

Statement of Balances at 31 December 2024

	Notes	2024 £	2023 £
Property	2	240,000	240,000
Loans outstanding		-	(2,000)
Property less loans outstanding		240,000	238,000
Bank & Cash in hand			
Opening balance	22,929		17,336
Movement in year	<u>5,965</u>		<u>5,593</u>
Closing balances		28,894	22,929
Total Net Assets		<u>268,894</u>	<u>260,929</u>
Represented by:			
Unrestricted funds			
General	4	26,116	21,473
Restricted funds			
Fabric	4	264	80
Lunch	4	1,140	836
Ark Parent & Toddlers	4	800	540
Children's Outreach	4	574	-
Designated funds			
Designated Assets	4	<u>240,000</u>	<u>238,000</u>
		<u>268,894</u>	<u>260,929</u>
Statement of liabilities at 31 December 2024			
Supplier invoices due for payment			
Accountant's fee		480	480
Independent examiner's fee		50	50
Reimbursements due for Ark Payments		-	<u>66</u>
Total		530	596
Statement of other assets at 31 December 2024			
Gift Aid tax rebate		<u>2,560</u>	<u>2,481</u>

The financial statements on pages 7 to 9 were approved by the Trustees on 2nd of June 2025 and signed on their behalf by the undernoted:

Minister

Treasurer

Dunblane Free Church of Scotland

The notes on pages 10-12 form part of these financial statements

Notes to the financial statements

1. Accounting Policies

Accounting Convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The accounts are prepared in Sterling, which is the functional currency, and all amounts are rounded to the nearest £. The accounts have been prepared under the historical cost convention.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Church Income

All voluntary income and bank interest is accounted for when received.

Fixed Assets

Heritable property is stated at the Trustees' estimate of fair value as at the balance sheet date.

No depreciation has been applied to the fixed assets as depreciation is a non-cash item and therefore should not be included in the Receipts and Payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 7 - 9, funds are defined as follows:

- **Unrestricted funds** comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.
- **Designated funds** represent unrestricted funds earmarked by the Trustees for particular purposes.
- **Restricted funds** comprise of grants and other income received for a particular purpose as determined by the donor.

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary activities of the charity.

The Fabric Fund, which forms part of the restricted fund, consists of funds received specifically for the maintenance of the church property.

The Lunch Fund, which forms part of the restricted fund, consists of funds received specifically for the provision of community lunches.

The Ark Fund, which forms part of the restricted fund, consists of funds specifically for the purposes of buying materials and supplies for The Ark parent and toddler group.

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The Children's Outreach Fund, which forms part of the restricted fund, consists of funds specifically for the purposes of buying materials and supplies for children's outreach events such as the Christmas Craft for Kids.

The Head Office fund, which forms part of the restricted fund, consists of funds received specifically for paying remittances to Head Office which pay for ministerial costs.

The Loan Repayment fund, which forms part of the restricted fund, consists of funds received specifically for paying towards the Trustees loan.

The Supply Minister fund, which forms part of the restricted fund, consists of funds received specifically for paying pulpit supply costs (preaching fee plus travel expenses).

The Magazine fund, which forms part of the restricted fund, consists of funds received specifically for paying for Free Church Magazine subscriptions.

The Designated Assets fund encompasses the net book value of property less outstanding loans on the property. The interest-free loan to the Free Church of Scotland was repaid in full this year.

Volunteers

As a church we encourage everyone to use their God-given gifts both within the church and elsewhere. In all of our activities, we rely on volunteers giving freely of their time and talents, without which we would not be able to serve as we do.

2. Property

Heritable Property refers to both the Manse located on Roman Way, Dunblane and the Church building on Beech Road, Dunblane. These are valued for the purpose of these Accounts by way of estimation by the Trustees.

3. Transactions with Trustees

There was no trustees' remuneration paid during the year ending 31 December 2024 (2023: nil). Over the course of the year, the trustees and connected people to the trustees received £466 (2023: £514) in reimbursed expenses in relation to outreach, administration, and other activities.

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4. Funds	Balance at				Balance at
	01.01.24	Receipts	Payments	Transfers	31.12.24
	£	£	£	£	£
General Fund	21,473	49,090	(44,447)	-	26,116
Fabric Fund - Restricted	80	2,423	(2,239)	-	264
Lunch Fund - Restricted	836	2,186	(1,882)	-	1,140
Ark Fund - Restricted	540	791	(531)	-	800
Children's Outreach Fund - Restricted	-	574	-	-	574
Head Office - Restricted	-	10,000	(10,000)	-	-
Loan Repayment- Restricted	-	2,000	(2,000)	-	-
Supply Minister- Restricted	-	100	(100)	-	-
Magazine- Restricted	-	42	(42)	-	-
Designated Assets	<u>238,000</u>			<u>2,000</u>	<u>240,000</u>
Total funds	<u>260,929</u>	<u>67,206</u>	<u>(61,241)</u>	<u>2,000</u>	<u>268,894</u>

5 Agency Collections

Funds were raised directly on an agency basis for other charities as follows

	2024	2023
	£	£
Burghead Free Church Fabric Fund	-	50
Christian Institute	-	135
CAP	-	270
Cumbernauld Free Church	50	-
Dunblane in Bloom	50	-
Elder Memorial Free Church	-	30
Inasmuch	-	135
International Mission to Jewish People	55	135
Steadfast Global	-	310
Trinitarian Bible Society	-	100
The Faith Mission	-	50
The Society of Friends of Dunblane	50	-
Total	<u>205</u>	<u>1,215</u>