

Scottish Charity number: SC004304

Congregation number: 281650

Crieff Parish Church of Scotland
Trustees' Report and Receipts and Payments Account
For the Year Ended 31 December 2025

Legal and administrative information

Scottish Charity Number: SC004304

Church of Scotland
Congregation Number: 281650

Contact Address: 23 Strathearn Terrace
Crieff, PH7 3AQ

Principal Office Bearers: Rev Graham Crawford
Vacant
Norman Jarvie
Ian A Roy

Interim Moderator
Minister
Session Clerk
Treasurer

Trustees

Kirk Session – Active Elders:

Graeme Addison
William Clark
Elizabeth Malloch
Ronald Robb
Davina Taylor

Sandra Addison
Anne Jarvie
Morven McCallum
Ian Roy
Frances Wishart

Christine Carter
Norman Jarvie
Michael Mackintosh
Alistair Strickland

Independent Examiner:
Count (Scotland) Limited
The Old Byre
Mill Hills Farm
Crieff, PH7 3QW

Bankers:
Bank of Scotland
10-16 King Edward Street
Perth, PH1 5UT

Report of the Trustees

The Trustees present their report and the financial statements for the year ended 31 December 2025. The Trustees who served in the year and to the date of this report are shown on page 1.

Structure, governance and management

Governing Document

The Church operates under the Unitary Constitution of The Church of Scotland.

Recruitment and appointment of trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session comprises Elders of the Congregation who have been chosen from those members and who are considered to have the appropriate gifts and skills. Any appointed Minister is a member of the Kirk Session, is elected by the Congregation and inducted by the Presbytery, in this case The Presbytery of Perth. The Congregation has an adopted procedure for the appointment, ordination and induction of new Elders but no new Elders have been ordained or inducted during the year.

Trustee Changes

Rev Andrew Philip demitted his charge as Minister of the Congregation on 31st October 2025, and Mrs Elizabeth Philip, a Deaconess, relinquished her duties as Safeguarding Officer on the same date. The Congregation is currently regarded as being vacant and Rev Graham Crawford has been appointed as Interim Moderator. A Kirk Session team comprising Norman Jarvie (nominated Session Clerk for correspondence purposes), Graeme Addison, Sandra Addison and Ian Roy were appointed at the beginning of the vacancy.

It is with sadness that during the year Mr Bayne Shaw (Active Elder) and Dr Alasdair Morrison (Retired Elder and former Session Clerk) both died. Mr Donald MacBean also retired from active duties on the Kirk Session during the year.

Organisational Structure

The Kirk Session is responsible for the spiritual affairs within the Congregation and is normally chaired or moderated by the Minister and currently by the Interim Moderator. The Kirk Session is also responsible for all administrative aspects of the Congregation.

The Congregation typically meets on at least one occasion during the year to transact the business of the Stated Annual Meeting. Additional Congregational meetings are convened as and when necessary to attend to any urgent, unplanned business which may, from time to time, arise.

Worship takes place weekly in St Andrew's Church Building with music provided by the Praise Band. Services are broadcast on YouTube. Since the beginning of the vacancy Mrs Sandra Addison has taken responsibility for YouTube as well as publications on Facebook. Mr Ian Roy is licensed by the Presbytery of Perth as a Worship Leader in the Congregation.

Information about Church life can be found on the Church website - www.crieffparishchurch.org and Facebook.

Report of the Trustees

Objectives and activity

The Church of Scotland, of which Crieff Parish Church of Scotland (the Church) is a part, is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the enhancement of Christ's Kingdom throughout the world.

As a national church, the Church acknowledges its 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.

Crieff Parish Church of Scotland is the sole Church of Scotland Congregation in the town and, as such, it is the Parish Church. It is an amalgam of the former Church of Scotland Congregations of St Michael's Church, St Andrew's Church and Crieff South and Monzievaird Church.

At the beginning of the year the Church had responsibility for three buildings all of which are owned by the Church of Scotland General Trustees: the former Church Sanctuary (St Michael's building), St Andrew's Church and Halls and the Manse, traditionally the home of the Minister and his family and currently remains so for Rev Andrew Philip and his family by agreement of the Church of Scotland until the end of June 2026. The St Michael's Building remains up for sale and is under offer subject to planning permission being received.

Congregational Roll

On 31 December 2025, the Congregational roll comprising full and active Communicant Members totalled 121 (2024 - 395). During early 2025 and at the request of the then minister a thorough review was conducted of the roll and those who expressed a wish to remain on it remained. Those who expressed no preference or who showed no active involvement in Congregational life were moved to the Supplementary Roll following communication with them. 28 funerals were conducted during 2025 for members and folks in the Parish: 7 by the former Minister and 21 by the Worship Leader.

The Trustees make every effort to ensure that the Congregation is and remains GDPR compliant for data protection purposes and it also adheres to National Church Safeguarding Procedures, with this work being managed by a Safeguarding Committee. In addition, Graeme Addison (Elder) is GDPR officer and Mrs Sandra Addison (Elder) maintains the Roll of Members.

Church Groups

The following Church groups continued during the year - Prayer Group, The Guild and Friday Club.

The Flower Group continued to provide flowers for Sunday Worship, and these are distributed amongst the Congregation by the Flower Group following worship.

A community wide Summer Holiday Bible Club took place with the assistance of Scripture Union and in conjunction with Crieff Baptist Church.

Wider Mission

The CAP Debt Centre in Crieff continued to operate during 2025 with Crieff Parish Church remaining the lead Church locally in this work.

The finances of CAP Strathearn continue to be managed by the Parish Church Treasurer and their funds are held separately and shown as a Restricted Fund in these financial statements at note 12.

Report of the Trustees

Achievements, Performance, Developments and the Future

For several years, the Church has been in decline, and this was recognised by the wider church when in February 2025 the Presbytery of Perth instigated, as a last resort, an inquiry into the life of the Congregation to establish whether it was in a satisfactory state. The Kirk Session, Congregation and wider community were invited to participate in the review and contribute to the Inquiry, which has not, in keeping with national church policy, been published. When the Minister demitted the charge in October 2025 the Congregation fell into a vacancy and the Kirk Session, supported by the Interim Moderator and Presbytery, has resolved to work to rebuild the Congregation in Crieff with a view to making it fit for purpose and in particular fit to be part of a proposed future linkage with Mid Strathearn Church in terms of the current Presbytery of Perth Mission Plan.

It is early days and there is a long way to go, but there have been signs of improvement in the period of change since 1st November 2025. A heavy workload has fallen, particularly on the Session Clerk team who believe that slow and steady progress has been made.

1. Attendance at worship has grown, with 40 – 50 people now regularly attending worship on a Sunday. 85 people attended on Christmas Eve and 30 on Christmas Day.
2. The Congregation's worship team led by Graeme Addison has successfully organised pulpit supply since 1st November and we are grateful to Rev John Ferguson, Rev Anne Stewart, Rev Ewen Gilchrist, and Rev Bob Halliday for covering services prior to Christmas. Our Worship leader led four services over Christmas, and a rota involving the worship leader, Graham Crawford, Graeme Addison and Rev Bob Halliday is in place at present.
3. The Congregation's Pastoral support team has resumed and is now busy and active, keeping in touch with the Congregation. It is looking at ways in which engagement can be made with folks who need a visit or other forms of support. Wider pastoral support is now being supplied by them and the Worship Leader who has looked after 6 local families since November who have been bereaved.
4. Open plate giving has improved by 80% to 100% to between £80 - £100 per week (as opposed to £40 - £70).
5. New standing orders have been set up totalling £450 a month – all gift aided - which will add just under £6,500 to income in 2026.
6. A budget prepared for 2026 very clearly shows that once the Congregation is released from the shackles of the horrendous insurance costs associated with the St Michael's building (see Finance Review below), the books can comfortably be balanced.
7. There is little noticeable evidence of unrest in the congregation with only one standing order for a small monthly sum having been cancelled since the vacancy commenced.
8. Full control over social media is now in the hands of the Kirk Session and whilst external engagements on Facebook are not huge, they are growing in number.
9. After a long struggle and with the excellent support of The Presbytery of Perth and the Legal and IT teams at 121 George Street, the Congregation will soon have control of the website and previously established email addresses.
10. Two retiral offering uplifted since the vacancy began - at Christmas for local Charities and more recently for a visit by Missionary partners - have realised more than £1,000.
11. Mission Partners, Keith and Ida Waddell, visited in January followed by a Congregational Lunch and their work will benefit from one of the retiral offerings.

Report of the Trustees

Achievements, Performance, Developments and the Future (continued)

12. The Kirk Session is becoming more self-sufficient by the day, supported by more people who are committed to helping and volunteering.
13. The Newsletter Letter team is continuing to produce monthly newsletters which go out to the congregation keeping them up to date with developments in the life of the Congregation.
14. The Congregation has re-engaged with The Crieff and Comrie Quair, a news sheet Bulletin which is published monthly to over 6,000 people in Crieff and Surrounding districts. The Worship Leader is contributing a monthly message to this publication.
15. A new Safeguarding leader and co-ordinator has been found and will shortly undergo the necessary training to take on this role in the Congregation.

It is fully recognised that there is a great deal of work ahead in rebuilding the church into becoming a viable and important part of community life in Crieff. Work has begun, there is a determination to succeed, and the congregation is currently in good heart following difficult times, and the future is a good deal brighter than it has been in the recent past.

Financial Review

The financial results of the Charity for the year ended 31 December 2025 are set out in the accounts on pages 8 to 20.

Dominating the financial position of the charity for the last two years and continuing to be a tight noose around the necks of the Congregation is the current unavoidable insurance premium required by Church Insurers for the St Michael's building which is currently up for sale. The annual premium in 2025 / 2026 is £24,000. As part of the Presbytery Mission plan the St Michael's building was determined as the one to be closed but as is the case with many closures now happening across the Church of Scotland, the congregation was not advised to keep it open for restricted worship purposes, so preserving its insurance original status. The Kirk Session and Congregation is now coping with this horrendous, soul-destroying cost, which is impacting adversely on every aspect of Church life.

That said the congregation is grateful to the financial support of £10,000 received from the wider church as a concession on Giving to Grow contributions, but even with this support the Congregation must find an extra £14,000 of funding. This cost is largely why the Congregation is now running with a general fund deficit each year. It will be a cost which will disappear when that building is sold.

Despite this and with very careful financial management the general fund deficit in 2025 was £6,574.

By supporting this deficit from other mission-based funding, it was possible to clear the deficit and report that the end of December 2025 the general fund was empty.

In early 2025 the heating boiler's in the St Andrews buildings were completely replaced at a cost of just over £20,000, funded from monies held in the Congregation's Consolidated Fabric Fund Capital Account. Because of this there have been savings in heating costs during the year.

The Statement of Balances shown in the Financial Statements are summarised at note 12 and the congregation continues to support designated fund amounting to £59,434 and Restricted Funds totalling £65,924, the purposes for which are all outlined in Note 14.

Report of the Trustees

Financial Review

In these difficult times the Trustees receive monthly financial reports from the Treasurer, and they are in no doubt as to their responsibilities for finance, for managing the Charity's affairs in a responsible way and in a manner which aims to ensure continuing survival into the future. This, combined with the fact that many Trustees are of more advanced age, provides additional challenges.

Reserves Policy

A summary of the Reserves of the Charity is noted in the Financial Review and note 12 shows the split between restricted reserves, designated unrestricted reserves and discloses a sum of £nil (2024 - £nil) held as an unrestricted reserve.

This unrestricted balance is significantly less than the recommended level of 6 months of available expenditure which Charities should aim to have in their general fund. However, to allow the Congregation to continue to operate in these difficult circumstances, it will be possible to draw down on funding held in the Legacy Fund which is currently set at £44,417 (2024 - £41,189).

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing these financial statements which give sufficient detail to enable there to be an appreciation of the finances and the financial transactions of the Congregation during the year.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the Charity and which 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 (as Amended), together with the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Charity and hence for taking all reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Trustees



Dr Norman Jarvie (Session Clerk and Trustee)

24th February 2026

Independent Examiner's Report to the Trustees on the unaudited Financial Statements of Crieff Parish Church of Scotland.

I report on the financial statements for the year ended 31 December 2025 as set out on pages 8 to 19. This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion set out below and for no other purpose. To the fullest extent permitted by law I do not accept or assume responsibility to anyone other than the Trustees, as a body, for my work or this report.

Respective Responsibilities of Trustees and Independent Examiner

The Charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act), and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Charity's Trustees consider that the audit requirements of Regulation 10(1) (d) of the accounts regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act 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 whether the financial statements present a 'true and fair' view.

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 proper accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations has not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.


Angela Wood, CA
Count (Scotland) Ltd
Independent Examiner
The Old Byre, Mill Hills Farm, Crieff, PH7 3QW

Date:

11/3/2026

Crieff Parish Church of Scotland
Year Ended 31st December 2025

Receipts and Payments Account

		Unrestricted	Designated	Restricted		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	1	57,659	2,934	6,400	66,993	65,729
Receipts from Buildings	2	5,112	-	-	5,112	6,505
Investment Income	3	920	-	689	1,609	1,427
Gross Receipts						
- Other Charitable Activities	4	4,710	-	8,966	13,676	10,909
Total Income		68,401	2,934	16,055	87,390	84,570
Other Receipts	5	-	19,040	-	19,040	28,258
Total Receipts		68,401	21,974	16,055	106,430	112,828
<u>Payments</u>						
Cost of Charitable Activities	6	(73,655)	(21,937)	(21,544)	(117,136)	(107,340)
Governance Costs	7	(1,320)	-	-	(1,320)	(1,008)
Total Expenditure		(74,975)	(21,937)	(21,544)	(118,456)	(108,348)
Net income /(Expenditure)		(6,574)	37	(5,489)	(12,026)	4,481
Transfers Between Funds	12	8,069	(8,069)	-	-	-
Net Movement in Funds		1,495	(8,032)	(5,489)	(12,026)	4,481

Crieff Parish Church of Scotland
Year Ended 31st December 2025

Statement of Balances

		Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
Bank and Deposit Balances						
Brought Forward		(6,121)	23,049	36,312	53,240	48,760
Excess receipts over payments		1,495	(8,032)	(5,489)	(12,026)	4,481
Rounding error						(1)
Balances Carried Forward	11	<u>(4,626)</u>	<u>15,017</u>	<u>30,823</u>	<u>41,214</u>	<u>53,240</u>
Investments at Market Value	Cost					
Growth Fund	45,198	-	44,417	35,102	79,519	73,740
Income Fund	-	-	-	-	-	-
Total Investments		<u>-</u>	<u>44,417</u>	<u>35,102</u>	<u>79,519</u>	<u>73,740</u>
Other Assets						
Stock		125	-	-	125	125
Gift Aid Receivable		7,356	-	-	7,356	7,258
Other Debtors and Prepayment		1,894	-	-	1,894	1,520
		<u>9,376</u>	<u>-</u>	<u>-</u>	<u>9,376</u>	<u>8,903</u>
Liabilities, Creditors and Accruals		<u>(4,751)</u>	<u>-</u>	<u>-</u>	<u>(4,751)</u>	<u>(2,783)</u>

The accounts were approved by the Trustees on 24th February 2026 and signed on their behalf


Dr Norman Jarvie

Trustee


Ian A Roy

Treasurer

Notes to the Financial Statements

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
1. Donations					
Offerings - Non Gift Aid	8,495	-	-	8,495	8,151
Offerings - Gift Aid	27,516	-	-	27,516	27,781
Offerings - Open Plate and Donations	5,114	-	-	5,114	3,974
Tax Recovered on Gift Aid	8,534	-	-	8,534	8,331
Legacies	-	-	-	-	-
Congregational Organisations	-	-	-	-	600
Crieff Friday Club	-	1,628	-	1,628	1,607
Guild Subscriptions and other income	-	1,246	-	1,246	1,090
Flower Group Donations	-	60	-	60	105
Donations Arnott Trust Youth Work	-	-	6,400	6,400	8,089
Funding Arnott Trust	8,000	-	-	8,000	6,000
	<u>57,659</u>	<u>2,934</u>	<u>6,400</u>	<u>66,993</u>	<u>65,729</u>
2. Receipts From Buildings					
Hall Hire and Use of Premises	5,112	-	-	5,112	6,505
3. Investment Income					
Bank Interest and Dividends	920	-	689	1,609	1,427
	<u>920</u>	<u>-</u>	<u>689</u>	<u>1,609</u>	<u>1,427</u>
4. Gross Receipts					
- Other Charitable Activities					
Weddings and funerals	1,306	-	-	1,306	774
Fund-raising income	3,404	-	-	3,404	1,644
Christians Against Poverty	-	-	600	600	600
CAP Strathearn	-	-	8,366	8,366	7,891
	<u>4,710</u>	<u>-</u>	<u>8,966</u>	<u>13,676</u>	<u>10,909</u>
5. Other Receipts					
Listed Places of Worship Grant	-	3,692	-	3,692	-
Receipts from Investment Sales	-	-	-	-	9,053
Income from Consolidated Febric Fund	-	15,348	-	15,348	19,205
	<u>-</u>	<u>19,040</u>	<u>-</u>	<u>19,040</u>	<u>28,258</u>

Notes to the Financial Statements

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
6. Charitable Activities					
Giving to Grow	23,009	-	-	23,009	32,823
Minister's Travel	720	-	-	720	1,969
Manse Council Tax	3,255	-	-	3,255	3,641
Pulpit Supply	871	-	-	871	770
Presbytery Dues	1,364	-	-	1,364	1,419
Salary - Cleaners	3,080	-	-	3,080	3,003
Payment to Praise Band	-	-	1,100	1,100	950
Salary - Church Officer	80	-	-	80	120
Stationery, Postage and Licences	2,997	-	-	2,997	2,271
Light and Heat	7,234	-	-	7,234	10,136
Insurance	25,656	-	-	25,656	12,024
Upkeep of Grounds	135	-	-	135	200
Bank Charges	184	-	31	215	137
Fabric Repairs (Note 8)	4,125	20,518	-	24,643	8,340
Youth Work	-	-	-	0	1,403
Office Telephone and WiFi	944	-	-	944	722
Christians Against Poverty	-	-	600	600	600
Charitable Donations from Arnott Trust	-	-	9,500	9,500	6,000
Guild Meeting and Other Costs	-	396	-	396	1,261
Church Flowers	-	93	-	93	160
Friday Club	-	930	-	930	1,701
CAP Strathearn	-	-	10,313	10,313	17,689
	73,655	21,937	21,544	117,136	107,340
7. Governance Costs					
Independent Examiner Fee	1,320	-	-	1,320	1,008

Notes to the Financial Statements

8. Analysis of Fabric Expenditure

	2025	2024
	£	£
St Michael's		
Uninsured Storm Damage	1,392	1,816
	<u>1,392</u>	<u>1,816</u>
St Andrew's		
New Boiler and Boiler Servicing	20,518	302
Lightening Conductor	-	476
Fire Alarm, extinguishers, servicing and safety	561	1,386
General Repairs	336	122
Tree Maintenance	-	350
Lighting, plumbing and electrical repairs	1,001	3,166
	<u>22,416</u>	<u>5,801</u>
Sanctuary Buildings Joint Repairs		
W Clark - handyman type repairs	388	549
	<u>388</u>	<u>549</u>
Manse		
Alarm Service, maintenance, security	272	173
Plumbing	175	-
	<u>447</u>	<u>173</u>
Total Fabric Expenditure	<u>24,643</u>	<u>8,340</u>
9. Trustees' Remuneration and Related Party Transactions	2025	2024
	£	£
Council Tax for the Manse	3,255	3,641
Travel Expenses for Minister's Car, Other Expenses	720	1,969

No payments were made to Trustees during the year other than as noted below

Notes to the Financial Statements

9. Trustees' Remuneration and Related Party Transactions (continued)

Related Party Transactions

William Clark, Trustee and Elder, received £80 (2024 - £120) during the year for the provision of Church Officer Duties.

Logos Youth Centre of which Mrs Elizabeth Philip is a Trustee recived a sum of £1,500 (2024 - £1,100) from the Arnott Trust.

Mr Graeme Addison, Trustee, plays in the Church Praise Band and received a share of £1,100 (2024 - £950) paid to that Band Group from the Arnott Trust.

Mr Ian Roy, Church Treasurer via his ownership of Ian A Roy Business Services offered pulpit supply on six occasions during the year at nil supply fee and hence this service was gifted to the Church.

All Church of Scotland Congregations contribute to central funds via the Giving to Grow Scheme (formerly Ministry and Mission) towards the cost of all Minister's Stipends, Employer NIC, Pensions and Housing and Loan funds across the Church nationally.

Minister Stipends are paid in accordance with a national stipend scale which is related to years of Service. For the year under review the minimum stipend was £32,433 (2024 - £31,642) and the maximum stipend was £39,856 (2024 - £38,884).

10. Offerings Uplifted For Third Parties

	2025	2024
	£	£
The Leprosy Mission	109	-
Crieff Foodbank	205	-
Christians Against Poverty - Strathearn	205	-
Keith & Ida Waddell - Missionary Partners	160	-
	<u>679</u>	<u>-</u>

During the year these special offerings were uplifted for the third parties mentioned. The sums were remitted to the third party in question in full.

Crieff Parish Church of Scotland
Year Ended 31st December 2025

Notes to the Financial Statements

11. Bank and Cash Balances

	2025	2024
	£	£
Bank Current Account	24,682	31,536
Deposit with Church of Scotland	55	50
Youth Bank Account	902	902
Arnott Trust	9,832	13,373
Sunday School	10	10
The Guild	868	632
Flower Group	-	85
Friday Club	-	434
Internet Banking - CAP Strathearn	4,077	6,124
Cash on Hand - Friday Club and Guild	788	95
Rounding		-1
	41,214	53,240

12. Movement In Funds

	At 1			Non Cash		At 31st
	January			Transfers	Movements	December
	2025	Receipts	Payments			2025
	£	£	£	£	£	£
Unrestricted General Fund	-	68,401	(74,975)	8,069	(1,495)	-
Unrestricted Designated Funds	64,238	21,974	(21,937)	(8,069)	3,228	59,434
Restricted Funds	68,862	16,055	(21,544)	-	2,551	65,924
	133,100	106,430	(118,456)	-	4,284	125,358

Analysis of Funds

	At 1			Non Cash		At 31st
	January			Transfers	Movements	December
	2025	Receipts	Payments			2025
	£	£	£	£	£	£
Unrestricted General Fund						
Bank and Cash	(6,120)	68,401	(74,975)	8,069	-	(4,625)
Other Assets	8,903	-	-	-	473	9,376
Liabilities	(2,783)	-	-	-	(1,968)	(4,751)
	-	68,401	(74,975)	8,069	(1,495)	-

Crieff Parish Church of Scotland
Year Ended 31st December 2025

Notes to the Financial Statements

12. Movement In Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	Non Cash Movements £	At 31st December 2025 £
Unrestricted Designated Funds						
<i>Bank and Cash</i>						
Youth Fund	901	-	-	-	-	901
Sunday School	10	-	-	-	-	10
The Guild	632	1,246	(396)	-	-	1,482
Flower Group	105	60	(93)	-	-	72
Social Fund / Teas etc	918	-	-	-	-	918
Friday Club	509	1,628	(930)	-	-	1,207
Toddlers and Youth Groups	267	-	-	-	-	267
Fabric / Boiler Fund	19,705	19,040	(20,518)	(8,069)	-	10,158
Rounding	2	-	-	-	-	2
	23,049	21,974	(21,937)	(8,069)	-	15,017
Investments						
Legacy Fund	41,189	-	-	-	3,228	44,417
	64,238	21,974	(21,937)	(8,069)	3,228	59,434

Notes to the Financial Statements

12. Movement In Funds

	At 1 January 2025	Receipts	Payments	Transfers	Non Cash Movements	At 31st December 2025
	£	£	£	£	£	£
Restricted Funds						
<i>Bank and Cash</i>						
Benevolent	5,021	689	-	-	-	5,710
Rentoul Bequest Fund	1,903	-	-	-	-	1,903
Acheson Bequest Fund	1,600	-	-	-	-	1,600
Christina Low Fund	1,275	-	-	-	-	1,275
Weir Fund	3,452	-	-	-	-	3,452
Wright Fund	2,130	-	-	-	-	2,130
Livingstonia Fund	1,109	-	-	-	-	1,109
Henderson Fund	71	-	-	-	-	71
Christians Against Poverty (local)	253	600	(600)	-	-	253
Arnott Trust Fund	13,373	6,400	(10,631)	-	-	9,142
CAP Strathearn	6,124	8,366	(10,313)	-	-	4,177
	36,311	16,055	(21,544)	-	-	30,822
Investments						
Arnott Trust Fund	32,551	-	-	-	2,551	35,102
	68,862	16,055	(21,544)	-	2,551	65,924

The principal purposes to which each of the above funds are utilised is described in full at note 14.

13. Rounding Differences

In these financial statement and related notes differences of + or - £1 may appear occasionally, mainly in column or line totals. The minor differences arise as a result of rounding up or down pennies into whole numbers and are immaterial in the context of the Financial Statements as a whole.

Notes to the Financial Statements

14. Purposes of Designated Funds and Restricted Funds

Note 12 of these financial statements sets out the various Unrestricted Designated Funds and the Restricted Funds which form a part of the activities of the Charity. The uses and purposes of each fund listed at note 12 are described below.

Unrestricted Designated Funds

Legacy Fund

This fund is to hold legacies given to the Church without restriction, the use of which can be determined by the Trustees. This fund was established from the legacy of £89,000 received from the late Miss Jean L MacDougall.

Social Funds and Tea and Coffee

These funds carry any surplus from social related activities with the objective of using any free funds to help purchase catering related equipment. This fund accommodates the finances associated with the supply of refreshments following Sunday Worship.

Youth Fund, Sunday Seekers (School) Fund, The Guild, Flower Group and the Friday Club

The activities of each of these groups which operate in the life of the Church are described in the Trustee's Report. Each group operated under the Congregation's Charity reference number and as such the outcome of their financial activities is amalgamated into the full Church financial statements. Each group appoints an appropriate individual to manage and record the financial transactions and as set out in note 11, the individual designated funds are recorded in the Church accounts.

Fabric Fund

During 2024 monies were uplifted from the Congregation's Consolidated Fabric Funds held at 121 George Street, Edinburgh for the purpose of funding the replacement of the heating system in the St Andrews building and related associated fabric costs. This fund was augmented by a donation from a member of the Congregation and by a further uplift from the Consolidated fabric fund in 2025. The boiler was replaced during 2025.

Restricted Funds

Arnott Trust Fund

This fund was established by Trust Deed in 1971 by the late William Henry Arnott and appoints the Minister and Session Clerk as Trustees to make use of the sums allocated to the local Trust Fund bank account under the deed to be used by them at their discretion firstly for the Sunday School children towards the cost of their Christmas Party and Summer Outing or in some other way in which the Children will benefit to the full and secondly for any other Charitable purpose linked to youth work. Recent advice received from the Trustees who manage the Capital of this Trust has confirmed that that funds transferred to the local Church Funds can also be used to support the charitable purposes of the congregation.

Notes to the Financial Statements

14. Purposes of Designated Funds and Restricted Funds (continued)

Benevolent Fund

This fund is under the control of the Kirk Session with the purpose of making payments of a Benevolent nature at the discretion of the Minister, any appointed Pastoral Assistant and Session Clerk, to people in need within the Congregation. This fund is not governed by an external Trust Deed and Session may use it to meet other needs of the Congregation.

Rentoul Bequest Fund

This fund has origins dating back to 1921 stemming from a legacy from the late Mr Rentoul with the purpose of creating a 'Sabbath School Library'.

Acheson Bequest Fund

The estate of the late Miss Acheson dated 1975 made provision for a legacy to the former Crieff South and Monzievaird Church. There are no specific restrictions as to its use and the income from this fund is repatriated to the general fund to help meet local congregational needs.

Christina Low Fund

This fund has the specific stipulation that the annual income should be used for the 'Sunday School Christmas Treat and Sunday School Outing'.

Weir Fund

Crieff, South and Monzievaird Church received a legacy of £2,600 from the late Miss Weir on 4 July 1920 with the stipulation that £500 be used for the general schemes of the Church as the Minister and Kirk Session shall see fit, £500 be used for Foreign Mission Schemes of the Church, £500 be used for Women's Foreign Mission Fund, £100 be used for the Poor of the Church and £1,000 be directed 'to funds subscribed by members of the Church for the purpose of the central Fund of the Church'. Accordingly, annual income from this fund is repatriated to the General Fund to help meet the annual central mission contribution.

Wright Fund

This fund emanates from a legacy given by a Mrs McDougall in memory of her brother, Mr John Wright, farmer, Crieff, to be used for 'evangelical purposes'. Historically the income from this fund has been repatriated to the general fund to help meet the annual central mission contributions.

Livingstonia Fund

In 1920, Miss Mary Weir left the capital for this fund such that income from the fund is used to support a missionary maintained by the Congregation of Livingstonia. Since 1970 the income from this fund has been repatriated to the general fund to help maintain the annual central mission contributions.

Notes to the Financial Statements

14. Purposes of Designated Funds and Restricted Funds (continued)

Restricted Funds (continued)

Henderson Fund

Historically income from this fund was used for Benevolent purposes, however as the income is very small each year due to low prevailing interest rates, it has been credited to the general fund for use towards the ongoing running costs of the Congregation.

Christians Against Poverty

The Congregation participates in the activities of Christians Against Poverty which operates in the local area. A £50 monthly contribution is funded from contributions given by individual members of the Congregation and hence the transactions are reflected through this restricted fund.

CAP Strathearn

As fully reported in the Trustees Report, Crieff Parish Church was appointed lead Church as part of the formation of Christians Against Poverty (CAP) in Strathearn. CAP Strathearn finances are channelled through Crieff Parish Church and are held separately as a restricted fund.

Crieff Parish Church of Scotland
Year Ended 31st December 2025

Appendix

**Funds Held on Behalf of Congregation
By The Church of Scotland**

	2025	2024
	£	£
Funds in Consolidated Fabric Fund		
Revenue Account		
Income		
Interest Received	2,297	3,660
Consolidated Fabric Fund Dividend	561	606
Less: Central Administrative Costs	(350)	(347)
Less Property Costs to Crieff		(9,581)
	<u>2,508</u>	<u>(5,662)</u>
Temporary Funds		
Property Costs	-	-
	<u>2,690</u>	<u>8,352</u>
Credit Balance at 31st December 2024		
Credit Balance at 31st December 2025	<u>5,198</u>	<u>2,690</u>
Temporary Funds		
Costs of Sale of St Michael's Church Building	<u>(3,302)</u>	<u>(3,302)</u>
Funds Retained in Church of Scotland's Investor's Trust		
New Consolidated Fabric Fund 2024 - Capital		
Credit Balance at 31 December 2024	67,657	77,281
Transfer from former capital Fund	-	
Less Property Costs to Crieff	(15,348)	(9,624)
Credit Balance at 31 December 2025	<u>52,309</u>	<u>67,657</u>
Unrealised Gain on Investment	<u>8,396</u>	<u>7,285</u>
Market Value of Capital Account at 31 December 2025	<u>60,705</u>	<u>74,942</u>