

WHITEINCH CHURCH OF SCOTLAND

YEAR ENDED 31 DECEMBER 2025

Congregation No: 161041

Scottish Charity No: SC030362

Whiteinch Church of Scotland

Trustees' Report

Year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements are prepared on a receipts and payments basis and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

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.

Whiteinch Church holds regular Sunday services at 10.30am in the Summerfield Centre, focusing on corporate worship and bible teaching. In addition to a Sunday morning there are other organised gatherings including a daytime and evening life groups, a women's group and a drop in group called Life Stories. All of these groups are places for adults to further explore their faith and study the bible. We also provide spaces for children and young people to learn from the bible and grow in faith through activities designed especially for them.

Our main objective is to be "In the community with a heart for the community, sharing Jesus"

Achievements and Performance

All groups and activities are focused on those living, working or studying within Whiteinch. We continue to work in partnership with other churches and Christian organisations. One of those churches is West Glasgow New Church, with whom we run our weekly youth group that continues to be a safe and fun place for those aged 8-14 and a monthly kids church for young people to explore faith further. In 2026 we aim to make this a fortnightly gathering as the young people are keen to grow in their faith. In partnership with the Wheel Trust, we continued our work in the local primary and secondary schools running the Flourish Course. This led on to Connect in the City, a summer camp based in Whiteinch/Partick.

Life Stories, our new midweek worshiping community, has been a space for those unchurched, or on the edges of the established church, to gather along with others who regularly attend Sunday worship. Some of those who attend are receiving support from CAP (Christians Against Poverty) and this has been a key place of connection.

On Sunday 22nd June 2025 Whiteinch Church held our Stated Annual Meeting at the Summerfield Centre after our usual worship. We shared the finance report from 2024 and plans for 2025 and beyond.

Whiteinch Church of Scotland

Trustees' Report (cont.)

Year ended 31 December 2025

Achievements and Performance (continued)

At the beginning of 2025 a difficult decision was made to reduce the administrator hours. This reflected the size of the congregation and the reduction in regular giving over the previous year. Thankfully, this adjustment has been within budget and we are able to retain the administrator on those reduced hours for the foreseeable future.

The majority of our income in 2025 came from those connected to the church (and gift aid claimed on these donations) and although we have not organised any specific fundraisers, people continue to give what they can.

Our focus for 2025 was to build on what we had, encouraging everyone to get involved using their strengths. This was achieved through a study of Nehemiah, regular life groups, individual conversations and running the SHAPE Course. This course is a 6-session course exploring our God-given gifts and building confidence in God's call. By the end of 2025 the majority of the church had completed the course. We ended the year with a focus on prayer and worship with input from some visiting speakers.

We have strengthened our links with our cluster churches, with whom we continued our Muddy Church events. They were well attended with a mixture of families from across all 3 parishes coming together to connect with God through outdoor activities.

Things this year have been steady with no changes to the elders and minor changes to the membership of the church. Average attendance at various services/groups has either remained the same or increased. We have continued to support everyone to live out their faith wherever God has placed them and provided pastoral care for members and regular attendees.

We ended the year with a 'Brunch at Bethlehem' event, inviting the local community to share in our celebrations for Christmas. We look forward to running more events based around hospitality and celebration. Our focus next year will be studying the early church, through the book of Acts, becoming more visible in our community and encouraging believers to continue to live out their faith in a meaningful way.

Financial Review

The principal source of income is donations which amounted to £47,469 (2024: £48,734) during the year. The financial outcome for the year has been a net cash inflow amounting to £5,952 (2024: net cash outflow of £8,527).

Risk Management

The Trustees assess the risks of the charity regularly and have noted the main risks found were around continuing funding. These risks are being managed through regular communication with donors (the Church congregation) and ongoing monitoring of spend.

Whiteinch Church of Scotland

Trustees' Report (cont.)

Year ended 31 December 2025

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted funds of £17,868 (2024: £10,494). The Trustees recognise that the balance held in unrestricted funds at the year end date represents more than 3 months' unrestricted expenditure.

The church also held £3,008 (2024: £4,429) of restricted funds which have been provided for the purposes specified in Note 2.

Structure, Governance and Management

The congregation is a registered charity, number SC030362 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Kirk Session which meets up to eight times a year is responsible for spiritual and financial affairs within the church.

Reference and Administrative Information

Charity Name:	Whiteinch Church of Scotland, Glasgow
Charity Registration Number:	SC030362
Congregation Reference No:	161041
Contact Address:	1/2, 11 Branklyn Court Glasgow G13 1GL

Trustees

Clare Young
Allison Lockhart
Neil Robertson
Christine Turkington
Kenneth Lockhart
Jacqueline Matthew
Aimee Corinne Ottroh

Whiteinch Church of Scotland

Trustees' Report (cont.)

Year ended 31 December 2025

Reference and Administrative Information (cont.)

Principal Office-bearers

Minister: Rev. Laura Digan

Session Clerk: Clare Young

Church Treasurer: Jacqueline Christie

Independent Examiner

William Vernall CA

Azets Audit Services

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Kings Inch PI

Glasgow

PA4 8WF

Bankers

Bank of Scotland plc

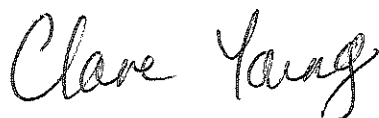
PO Box 1000

BX2 1LB

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



Clare Young (Session Clerk)

Date: 03.03.2026

Whiteinch Church of Scotland

Independent Examiner's Report to the Trustees of Whiteinch Church of Scotland Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

William Vernall

William Vernall CA
Institute of Chartered Accountants of Scotland
Azets Audit Services
Titanium 1
Kings Inch PI
Glasgow
PA4 8WF

Date: 11/3/26

Whiteinch Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts					
Donations and Legacies	43,792	3,677	-	47,469	48,734
Other Receipts	-	-	-	-	14
Total receipts	43,792	3,677	-	47,469	48,748
Payments					
Charitable activities	34,979	5,098	-	40,077	55,535
Governance costs	1,440	-	-	1,440	1,740
Total payments	36,419	5,098	-	41,517	57,275
Excess of payments over receipts for the year before transfers	7,374	(1,421)	-	5,952	(8,527)
Transfers			-	-	-
Excess of payments over receipts	7,374	(1,421)	-	5,952	(8,527)

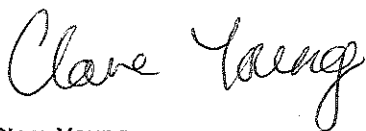
Whiteinch Church of Scotland

Statement of Balances

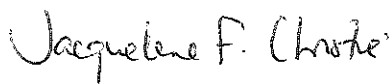
Year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2025 Total £	2024 Total £
<u>Bank Balances</u>					
At 1 January 2025	10,494	4,429	-	14,923	23,450
Movement in year:					
Excess of payments over receipts	7,374	(1,421)	-	5,952	(8,527)
At 31 December 2025	<u>17,868</u>	<u>3,008</u>	<u>-</u>	<u>20,875</u>	<u>14,923</u>
<u>Assets</u>					
Gift Aid Receivable	8,313	-	-	8,313	4,546
<u>Liabilities</u>					
Creditors and accruals	(1,600)	-	-	(1,600)	(1,800)
	<u>6,713</u>	<u>-</u>	<u>-</u>	<u>6,713</u>	<u>2,770</u>

The Accounts were approved by the trustees and are signed on their behalf by:



Clare Young
Session Clerk



Jacqueline Christie
Treasurer

Date: 10.03.26

10.3.2026

Whiteinch Church of Scotland

Notes to the accounts

Year ended 31 December 2025

1. Trustee remuneration and related party transactions						
The value of donations received from trustees in the year amounted to £8,059 (2024: £10,670). No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.						
There were no other related party transactions during the year.						
2. Movement in funds						
		At 1 Jan	Incoming	Outgoing		At 31 Dec
		2025	Resources	Resources	Transfers	2025
		£	£	£		£
<u>Restricted Funds</u>						
Encounter Fund		2,914	-	1,341	-	1,573
Loaves and Fishes Fund		1,264	-	80	-	1,184
Giving for specified purposes fund		-	3,677	3,677	-	-
Launchpad Fund		251	-	-	-	251
		4,429	3,677	5,098	-	3,008
<u>Unrestricted Funds</u>						
General Fund		10,494	43,792	36,419	-	17,867
Total Funds		14,923	47,469	41,517	-	20,875
Purposes of Restricted Funds						
Encounter: This fund is used to provide innovative youth activities.						
Loaves and Fishes: This fund is designed to ensure that money is available to respond to immediate needs within the local community.						
Giving for specified purposes: This fund is used to accept and disburse monies received from members of the church who make donations for specified purposes.						
Launchpad: This is a fund into which is put all monies given or collected for the SU camp.						
Funds' transfers						
The Kirk Session agreed that the funds in the Glasgow Harbour restricted fund be released to the Main Account with no spending restrictions.						

Whiteinch Church of Scotland

Notes to the accounts (cont.)

Year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
Donations	35,704	3,677	39,381	40,423
Tax recovered on Gift Aid donations	8,089	-	8,089	8,311
	<u>43,792</u>	<u>3,677</u>	<u>47,469</u>	<u>48,734</u>
4. Analysis of Payments				
Charitable Activities				
Giving to Grow Contributions	22,968	-	22,968	33,331
Presbytery dues	655	-	655	2,804
Minister's travel & other expenses	309	-	309	335
Hire of premises	375	-	375	718
Manse council tax	2,595	-	2,595	2,414
Other property costs	426	-	426	663
Insurance	556	-	556	872
Outreach and hospitality	184	-	184	148
Training, publicity and resources	2,009	-	2,009	1,351
Administration	4,903	1,421	6,324	9,346
Giving for specified purposes	-	3,677	3,677	3,553
	<u>34,979</u>	<u>5,098</u>	<u>40,077</u>	<u>55,535</u>
Governance Costs				
Independent Examiner's fee	<u>1,440</u>	<u>-</u>	<u>1,440</u>	<u>1,740</u>

There were no locum payments included in Ministries & mission allocation payments (2024: £nil).

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in fifth and subsequent years) was £39,856.

Whiteinch Church of Scotland

Notes to the accounts (cont.)

Year ended 31 December 2025

	Total 2025 £	Total 2024 £
6. Collections for Third Parties		
Giving For Specified Purposes:		
Tear Fund	480	480
S&M Baxter	720	720
Compassion UK	-	128
Healing for the Heart	1,730	1,560
Baby & Child Gifts and Cards	147	65
Pulpit Supply	600	600
	<u>3,677</u>	<u>3,553</u>