

Dunfermline Gillespie Memorial Church
of
Scotland
Financial Statements
For
31st December 2025

Charity Number: SC011659

Congregation Number: 241459

Dunfermline Gillespie Memorial Church of Scotland

Financial Statements

Year Ended 31st December 2025

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Dunfermline Gillespie Memorial Church of Scotland

Members of the Board and Professional Advisers

Year Ended 31st December 2025

Charity Number SC011659

Congregation Reference Number 241459

Principal Office-bearers Session Clerk: Janice Aitken

Church Treasurer: tbc (managed by the Finance Team)

Principal Address: The Church Office
Chapel Street
Dunfermline
Fife
KY12 7AW

Trustees

Elders

Janice Aitken	Ronnie Aitken
Tom Bain	Fiona Boyle
Lorna Cook	Gordon Eastop
Catriona Fett	Richard Harrison
Pauline Hoey	Catherine Johnstone
David MacGregor	Alan Reddie
Fiona Shelfer	Fiona Wiggall

Minister

Rev Michael Weaver

Independent Examiner

Rachael Hamilton
Director: Independent Bookkeeping
Address: Alba Innovation Centre, Alba Campus
Rosebank Way
Livingston
West Lothian
EH54 7GA

Bankers

Bank of Scotland
PO Box 18
Dunfermline
Fife
KY11 3AG

Dunfermline Gillespie Memorial Church of Scotland

Trustees Annual Report

Year Ended 31st December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Reference and Administrative Details

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

Structure, Governance and Management

The charity is an unincorporated recognised Scottish charity, registered no. SC011659, and is administered in accordance with the terms of the Deed of Constitution that aligns with recommended style of Church of Scotland and approved by the congregation in March 2015. The revised constitution was approved by Church of Scotland on 20 May 2015 and became effective from that date.

Recruitment and Appointment of Trustees

Trustees are ordained Elders who serve on the Kirk Session of Gillespie Memorial Church. Appointment is by agreement of the Kirk Session.

Organisational Structure

The Kirk Session is chaired by the Moderator and meets at least 4 times in a year. Certain responsibilities are delegated to Teams freeing people to use their gifts in service of the Gospel, ultimately ensuring accountability of delivery for the ministry, mission, and worship of GMC. The Kirk Session remains always responsible for both spiritual and temporal affairs within the church, ensuring approval of the strategic planning and budget for the congregation.

Volunteers

The Church relies on its members to volunteer their time, gifts, and finance to achieve its objectives and for its normal day to day running.

Objectives and Activities

The vision of the Church of Scotland is to be a church which seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing, and serving communities. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Our vision for Gillespie Memorial Church is that:-

- We will 'preach Christ crucified' as we seek to bring others into His welcoming family;
- We will through faith, embody the character of Jesus, the presence of the Holy Spirit and the eternal love of God – in worship, words, and action.
- We will diligently seek, through prayer and example, to communicate the relevance of Christ, and
- We will be a visible beacon of hope and joy reaching out to positively serve the people of Dunfermline in the grace and truth of Christ.

Our activities are focused on both church members and the wider Dunfermline community. We are active in various areas to meet our objectives.

Dunfermline Gillespie Memorial Church of Scotland

Trustees Annual Report

Year Ended 31st December 2025

Achievements and Performance

Communications

These are undertaken through website, direct comms plus social media utilising Facebook. Podcasting via multiple platforms and YouTube enable the broadcast of God's word in sermon format and occasional personal testimonies. The GMC website remains a central part of the church communications strategy, alongside some limited traditional mail and email for dissemination of news and pastoral letters to ensure contact across the church was maintained. There are continuing good links to Presbytery and to the wider work of the Church locally, nationally, and internationally.

Worship

In 2025, worship took place each Sunday involving many members in sound and visuals, leading prayers, reading scripture and the continued development of the preaching team utilising both lay preachers and retired ministers who are members.

Messy Church continued monthly, running alongside the regular diet of worship and continues to be an important part of our worship and outreach activity.

Fellowship

Our aim is to encourage fellowship within the church and genuine engagement with the wider community. The GMC Guild met regularly though concluded their ministry in late 2025. Ministry of fellowship is also achieved through the Men@GMC group and Embrace, the women's group, and the praise band for practice.

Life Groups remain a central part of the fellowship of the church, which also included as central worship and the study of God's word and Christian materials.

Our halls are again in regular use supporting a number of groups and charities as noted:

- **Rainbows, Brownies, and Guides** - on five occasions each week young people meet as part of the Guiding movement to enjoy a range of activities which serve to develop the young people and build resilience to assist them to cope with life and everyday challenges.
- **Carnegie Trefoil Guild** - a branch of Girlguiding where the adult members pass on their skills and knowledge to local guiding units, from helping Brownies work towards a badge to preparing older girls for a camping adventure.
- **Express Group** - a sociable group, providing activities within the group in a relaxed informal setting, meeting on 3 occasions per week.
- **Music Teacher** – provision of music/singing lessons to young people.
- **Taken Turf** - a young adults' group for 18- to 39-year-olds, connecting with one another and to God in worship, teaching, prayer, and evangelism, as well as fostering authentic, joy-filled community.

Mission and Outreach

GM3 supports missional ministry through a twice weekly OpenHouse Café offering low-cost refreshments plus the opportunity to access free food for those in need. An additional service time was added one evening a week in 2025. This enables provision of social support and signposting as well as pastoral support for those both in the church community and those without.

Dunfermline Gillespie Memorial Church of Scotland

Trustees Annual Report

Year Ended 31st December 2025

Mission - as a church GMC partnered with the following charities to both prayerfully and financially support their work in 2024:

- **Cyrenians** – Edinburgh based charity tackling issues of homelessness;
- **Scottish Autism** – support to the One-Stop-Shop, Kirkcaldy supporting autistic people and their carers;
- **Hope for Tomorrow Global** - international development charity working with hundreds of families from a large destitute community in Burundi, to lift them out of poverty and empower them towards self-sufficiency.

Pastoral Care

Pastoral care endeavours to ensure all members of GMC are part of a loving, caring, supportive and prayerful Church family. Undertaken by the minister and selected members of the congregation through home visits, use of regular pastoral letters, the flower ministry alongside phone/electronic contacts.

Property

Gillespie Memorial is a town centre church with a separate church office/centre, situated next to Dunfermline's bus station. This makes it an ideal location for access for community use and for community outreach. The buildings are regularly inspected, and necessary works carried out to comply with current Building and Health and Safety regulations. Significant work was undertaken to gable wall and roofline in the year to the roofs to ensure all buildings are kept wind and watertight and safe for use.

Children & Young Persons

The ministry of Messy Church has developed and grown in reach to families during the year. There has also been an increase in younger adult as part of the worshipping church community.

Prayer

Prayer ministry after worship on a Sunday was maintained as we continue to seek the Lord in all areas of church life. Life groups continue to meet weekly for Bible study and prayer. Materials are circulated around the groups with the aim to support and develop our spiritual life together.

Financial Review

Income

Total incoming resources for the year amounted to £179,189. Unrestricted income totalled £104,326, while restricted income amounted to £74,864. Although general giving across some areas showed a modest decline compared to 2024, the congregation continued to benefit from steady income generated through activities and the use of church premises, alongside sustained levels of donations. Grant income remained an important contribution, particularly in support of the essential building work required to repair the water ingress in the roof of the Sanctuary. Restricted income increased year on year, supported by designated donations and grant funding aligned with the church's current maintenance and community outreach and mission priorities.

Expenditure

Total resources expended during the year were £232,546, of which £103,946 related to unrestricted funds and £128,600 to restricted funds. Expenditure continued to be closely monitored by the Trustees, with careful control exercised over costs within their direct influence.

Dunfermline Gillespie Memorial Church of Scotland

Trustees Annual Report

Year Ended 31st December 2025

The main areas of spend related to the ongoing maintenance and safe operation of the church buildings, along with charitable activities, including worship, mission and outreach, youth and community programmes where we could. Restricted expenditure was higher than unrestricted expenditure, reflecting the magnitude of the maintenance issues undertaken during 2025. Governance costs remained minimal at £300, consistent with previous years.

Surplus / Deficit

The overall position for the year was a total deficit of £53,356. This comprised a small unrestricted surplus of £380, offset by a restricted deficit of £53,736, reflecting the significant buildings work required on the church during 2025 to make it wind and water tight. This has required almost complete use of our reserves.

Summary

At 31 December 2025, the church held total funds of £62,280, comprising £37,538 in unrestricted funds and £24,742 in restricted funds. The Trustees consider this to represent a stable financial position, enabling the continuation of current ministries while supporting future outreach and community engagement. While rising costs remain a challenge, the continued focus on stewardship and income growth provide sufficient basis for meeting the congregation's mission and financial commitments in the year ahead.

Reserve Policy

After considering their ongoing commitments it is the Trustees' policy to hold reserves for approximately two months expenditure which we consider to be circa £23,000.

If the charity had to cease, the buildings would have to be maintained and insured till a buyer is found.

Signed by order of the trustees

Janice Aitken

Janice Aitken, Trustee

Date: 24/03/2026

Dunfermline Gillespie Memorial Church of Scotland

Independent Examiner's Report to the Trustees of Dunfermline Gillespie Memorial Church of Scotland

Year Ended 31st December 2025

Independent Examiner's Report to the Trustees of Dunfermline Gillespie Memorial Church

I report on the accounts of the charity for the year ended 31st December 2025

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 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

Name: Rachael Hamilton RL Hamilton
Director

Address: Independent Bookkeeping Ltd
The Alba Innovation Centre
Alba Campus
Rosebank Way
Livingston
EH54 7GA

Date 13/04/2026

Dunfermline Gillespie Memorial Church of Scotland

Receipts and Payments Account

Year Ended 31st December 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Incoming Resources				
Incoming resources from generating funds:				
Donation	52,369.02	22,407.53	74,776.55	81,879.95
Activities for generating funds	39,707.36	36,737.28	76,444.64	19,134.14
Investment income	1,334.43	163.85	1,498.28	2,665.62
Other incoming resources	10,915.04	15,555.45	26,470.49	13,615.68
Total Incoming Resources	104,325.85	74,864.11	179,189.96	117,295.39
Resources Expended				
Charitable activities	(103,646.04)	(128,600.41)	(232,246.45)	(111,457.03)
Governance costs	(300.00)		(300.00)	(300.00)
Total Resources Expended	(103,946.04)	(128,600.41)	(232,546.45)	(111,757.03)
Excess Receipts over payments before transfers	379.81	(53,736.30)	(53,356.49)	(5,538.36)
Transfers between funds	(5,630.12)	5,630.12	-	-
Excess Receipts over Payments for the year	(5,250.31)	(48,106.18)	(53,356.49)	(5,538.36)

Dunfermline Gillespie Memorial Church of Scotland

Statement of Financial Balances

Year Ended 31st December 2025

				2025	2024
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
Bank & Deposit	42,788.25	72,848.56	-	115,636.81	110,098.45
Balance balances brought forward					
Movements in Year	(5,250.31)	(48,106.18)	-	(53,356.49)	5,538.36
Excess Receipts over Payments					
Bank & Deposit	37,537.94	24,742.38	-	62,280.32	115,636.81
Balances Carried Forward					

The notes on pages 10 to 14 form part of the Financial Statements

The Accounts were approved by Kirk Session on

And signed for on behalf of the Kirk Session by

J. Aitken Session Clerk, J Aitken

Janice Aitken
Date: 24/03/2026

R. Aitken R Aitken, On behalf of the GMC Finance Team

Ronald D Aitken
Date: 24/03/2026

Dunfermline Gillespie Memorial Church of Scotland

Statement of Financial Balances

Year Ended 31st December 2025

1. Accounting Policies

These accounts are prepared on the Receipts and Payments basis in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fund Accounting:

Unrestricted Funds are those funds which can be used at the discretion of the trustees in the furtherance of the objectives of the charity.

Restricted Funds are those funds which can only be used for specific purposes as specified by the donor or when the funds have been raised for a specific purpose.

Details of the nature and purpose of the charity are given in the narrative section, pages 2-5.

2. Movement of Funds

14 Movement in Funds	Funds b/f 01/01/2025	Income	Expenditure	Transfers	Funds c/f 31/12/2025
Unrestricted Funds					
General	42,788.25	104,325.85	-103,946.04	-5,630.12	37,537.94
Total Funds	42,788.25	104,325.85	-103,946.04	-5,630.12	37,537.94
Restricted funds					
GM3	29,403.98	10,411.62	-38,471.68	-91.99	1,251.93
Project	20,399.53	57,951.06	-86,452.50	8,101.91	0.00
Common Good	1,286.28	0.00	0.00		1,286.28
Life and Work	346.18	42.00	-49.71	-338.47	0.00
Dispersal	2,438.99	2,076.43	-2,584.74		1,930.68
Youth Church	2,988.88	313.00	-716.78	17,688.39	20,273.49
Youth Outreach	13,943.39	4,070.00	-325.00	-17,688.39	0.00
Mission	-91.99	0.00	0.00	91.99	0.00
Manse R&M	-1,200.00	0.00	0.00	1,200.00	0.00
Reserves pot	3,333.32	0.00	0.00	-3,333.32	0.00
Total Funds	72,848.56	74,864.11	-128,600.41	5,630.12	24,742.38
Total Funds 2025	115,636.81	179,189.96	-232,546.45	0.00	62,280.32

Dunfermline Gillespie Memorial Church of Scotland

Statement of Financial Balances

Year Ended 31st December 2025

3. Trustees Payments and Expenses

Mrs J Aitken has been reimbursed for expenses at a cost of £2,452.79.

Mr G Eastop has been reimbursed for Music Co-ordinator duties at a cost of £3,600.00.

Mrs P Hoey has being reimbursed for expenses at a cost of £554.69.

4. National Stipend Fund – Ministers Stipend

All church of Scotland congregations contributes to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension, housing, and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum (in the 5th and subsequent years of service) was £39,856 (2024 - £31,642 and £38,884).

Minister Michael Weaver received £532.10 (2024 - £446.40) for the reimbursement of travel costs.

Additionally, the church pays the council tax for the manse of £3,935.72 and the minister's telephone costs of £456.22.

The minister's salary is paid directly by the Church of Scotland.

Dunfermline Gillespie Memorial Church of Scotland

Statement of Financial Balances

Year Ended 31st December 2025

5a. Analysis of Receipts and Payments

Note: The Fund profile was revised in 2025 after approval by the Kirk Session to reflect the current focus on church and outreach activities.

Statement of Activity

Gillespie Memorial Church

January-December, 2025

DISTRIBUTION ACCOUNT	DISPERSAL	GM3	GENERAL	LIFE AND WORK	PROJECT	YOUTH CHURCH	YOUTH OUTREACH	NOT SPECIFIED	TOTAL
Income									
Bank and Deposit Interest			1,334.43		163.85				1,498.28
Donations for Third Party	2,076.43								2,076.43
Funeral Donation		542.62	300.00		30.00				872.62
Gift Aid Received		75.00	7,283.04		3,111.25	45.00	685.00		11,199.29
Grants Received		3,439.20	3,632.00		8,200.00				15,271.20
Life and Work Income				42.00					42.00
Miscellaneous Income		360.00	1,228.68		100.00	10.00			1,698.68
Open Plate			2,537.20						2,537.20
Other Offerings			1,938.86		5,682.36				7,621.22
Services		5,694.80	2,079.68		30,494.48	78.00			38,346.96
Standing Order Offerings		300.00	37,023.91		10,169.12	180.00	3,385.00		51,058.03
Stewardship Income			1,520.88						1,520.88
S&V Provision			112.00						112.00
Tea Bar Donations			1,113.17						1,113.17
Unapplied Cash Payment Income			0.00						0.00
Use of Premises			36,287.00						36,287.00
WFO Non Gift Aid			7,935.00						7,935.00
Total for Income	2,076.43	10,411.62	104,325.85	42.00	57,951.06	313.00	4,070.00		£179,189.96
Gross Profit	2,076.43	10,411.62	104,325.85	42.00	57,951.06	313.00	4,070.00		£179,189.96

Dunfermline Gillespie Memorial Church of Scotland

Statement of Financial Balances

Year Ended 31st December 2025

	DISPERSAL	GM3	GENERAL	LIFE & WORK	PROJECT	YOUTH CHURCH	YOUTH OUTREACH	NOT SPECIFIED	TOTAL
Expenditures									
Bank charges	1.86	34.63	8.84	0.71	6.64	25.5			78.18
Café Food Supplies		740.65							740.65
Cafe Inc Supplies		765.66							765.66
Café Supplies		1,014.61	189.45						1,204.06
Cleaning Materials		17.14	484.64						501.78
Congregational Hospitality			267.87			41.65			309.52
Creche Supplies		400.1	488.91						889.01
Discipleship			799.21						799.21
Electric Church			4,161.06						4,161.06
Electricity Centre		799.79	2,045.41						2,845.20
Employee Pension Liability			-75.09						-75.09
Employer National Insurance Expense			365.63					-365.63	0
Employer Pension Expense			243.79						243.79
Employer Pension Liability			-243.79						-243.79
End of Year Accounts			180						180
Equipment Expensed		3,443.02	3,899.97						7,342.99
Gas Centre		650.03	2,109.58						2,759.61
Gas Church			2,499.91						2,499.91
Gift Aid Processing			300						300
Gifts/Grants to Organisations	2,582.88		150				325		3,057.88
Giving 2 Grow			44,586.00						44,586.00
Governance - Independent Examination			200						200
Insurance Church			3,142.91						3,142.91
Licence Renewal			831.69						831.69
Life and Work Expenses				49					49
Messy Church Expenses						505.43			505.43
Ministers Other Expenses			73			130.25			203.25
Ministers Telephone Cost			511.73						511.73
Ministry Travel Expenses			489.8						489.8
Miscellaneous Expenses			356.58						356.58
Mission&Discipleship			1,610.00						1,610.00
Music Co-Ordinator			3,600.00						3,600.00
Office Expenses			24.54						24.54
Pastoral Care Costs		27.9	20.99						48.89
Payroll Services			240						240
Postage			26.85						26.85
Pulpit Supply			300						300
Rates - Manse			3,904.72						3,904.72
Rent		30,000.00							30,000.00
Repairs and Maintenance (Building)			4,580.34		86,445.86				91,026.20
Repairs and Maintenance (Equipment)		99	6,251.68						6,350.68
Repairs and Maintenance (Manse)			431.6						431.6
Software Costs			656.88						656.88
Stationery			342.15						342.15
Tea Bar Supplies			639.78						639.78
Telephone			3,721.53						3,721.53
Unapplied Cash Bill Payment Expenditure		0	353.98						353.98
Wages Expense			8,123.82						8,123.82
Waste Disposal		479.15	1,147.03						1,626.18
Website Costs			244.8						244.8
Worship Expense			23.88			13.95			37.83
Total for Expenditures	2,584.74	38,471.68	104,311.67	49.71	86,452.50	716.78	325	-365.63	£232,546.45
Net Operating Revenue	-508.31	-28,060.06	14.18	-7.71	-28,501.44	-403.78	3,745.00	365.63	-£53,356.49
Other Expenditures									
Reconciliation Discrepancies			0						0
Total for Other Expenditures			0						£0.00
Net Other Revenue			0						£0.00
Net Revenue	-508.31	-28,060.06	14.18	-7.71	-28,501.44	-403.78	3,745.00	365.63	-£53,356.49

Dunfermline Gillespie Memorial Church of Scotland

Statement of Financial Balances

Year Ended 31st December 2025

5b. Donations Detailed Analysis

Description	Unrestricted £	Restricted £	Total £
WFO	7,935.00	0.00	7,935.00
Ordinary Offerings	37,023.91	14,034.12	51,058.03
Other Offerings	7,110.11	5,724.36	12,834.47
Donations for 3rd Party	0.00	2,076.43	2,076.43
Weddings & Funerals	300.00	572.62	872.62
TOTAL	52,369.02	22,407.53	74,776.55

5c. Grant Detailed Analysis

Fife Council awarded a grant of £6,071.20 towards the Open House Café in 5 instalments

Church of Scotland made a grant of £1,000 towards Creche Facilities

The Baird Trust made a grant of £5,000 toward the roof repair

The Benefact Trust made a grant of £3,200 towards the roof repair

6 Donations to 3rd Parties as Part of Charitable Activities

Donations made to other Christian charities, where the church's charitable objective of mission can be fulfilled through one of these organisations and have much greater impact than our own church working in isolation.

- Compassion UK - £325
- Cyrenians - £736.01
- Hope for Tomorrow - £736.11
- TryPraying - £150.00

7 Gifts to non-Christian Organisations

Guidelines stipulate that to raise funds for other types of organisations, the funds should be collected specifically for those organisations, by means of offering, or by fundraising specifically for the other organisation.

- Poppy Scotland - £374.75
- Scottish Autism - £736.01

8 Collections for 3rd Parties treated as Agency Collections

No funds were received for of this kind as all funds were recorded via the receipts and payments account on this page in note 6 and 7.