

The Church of Scotland



Gorbals Parish Church of Scotland, Glasgow

Congregational Accounts

For the year ended 31 December 2025

Congregation No: 160943

Charity No: SC002214

Reference and Administrative Information

Charity Name: Gorbals Parish Church of Scotland, Glasgow

Charity Registration Number: SC002214

Congregation Reference No: 160943

Contact Address: 1 Errol Gardens
Glasgow
G5 0RA

Trustees: S Cotton
P Davidge
D Ellis
F Ellis
V Ellis
S Gilmour
C McArthur
M Onaye
A Ritchie
J Thomason
I Young (Resigned – September 2025)

Principal Office-bearers

Interim Moderator: Rev Peter Davidge (Until – 6 February 2025)
Minister: Rev Peter Davidge (From – 6 February 2025)
Session Clerk: Mr D Ellis
Church Treasurer: Mrs J Thomason

Independent Examiner: Christine Thomas
49 Waverley Crescent
Grangemouth
FK3 8RB

Bankers: Bank of Scotland
Glasgow Laurieston Branch
PO Box 1000
BX2 1LB

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets ten times a year, is responsible for all the work within the Church. Certain responsibilities were delegated to the following groups reporting to the Kirk Session: Responsibility for Staff, Finance, Property and Digital was delegated to the Session Clerk and Treasurer. In-line with the Church of Scotland's data protection policies, there requires to be in place a Congregational Data Protection Coordinator – this role is fulfilled by Fraser Ellis. Paul Thomason was appointed during the year as Property Convenor which has improved management of the property. The Worship Group, under the guiding hand of Jo Love continues to Co-ordinate worship with the Minister.

Objectives and Activities

Summary

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.

The local congregation is led by the Kirk Session in maintaining an active presence and regular Sunday services of worship throughout the year with additional services during Lent and Advent. Communion is celebrated on the second Sunday of March, June, September and October.

Achievements and Performance

Summary

The Service of linkage between Gorbals Parish Church and the newly united congregation of Calton Old Parish Church (SC006958) was held on 6 February 2025. The Service of Linkage was preceded by the Union of Calton Parkhead Parish Church and Gallowgate Parish Church to form the Parish of Calton Old. At this service, the Rev. Peter Davidge was introduced as the Minister of the newly linked charge of Gorbals linked with Calton Old.

The church has continued to thrive this year with church attendance increasing and people going onto the roll. We have added a Tuesday evening Holy Communion service at Gorbals to our regular pattern of worship with members attending from both Gorbals and Calton Old churches.

We had worship at both churches over the Easter period and Christmas. A highlight of the year was a joint walk on Good Friday from Calton Old to Gorbals led by Jo and Peter with soup and worship on arrival.

A Sunday Prayer group is now meeting every week before the service. We are also running Family Fun Days and Quiet Days on Saturdays during the year. Everyone is welcome and there is a focus on sharing our beliefs. There is a Young Adults group which is developing, welcoming

young members of our community (18 to 40, although this is flexible). It meets about once a month on a Monday evening.

The church has continued to be well used during the week with our regular groups, activities and people popping in for companionship, advice and support. At the beginning of the year our Community Development Worker changed from working 5 days to 4. In an effort to keep the building open the church has started a Gorbals Advice drop in on a Friday morning organised by Valerie Ellis. This continues to evolve with the local housing association coming in once a month to give more focussed advice.

The major building work this year has been the replacement of our two boilers which has dramatically improved the temperature of the building and the reliability of the system.

Financial Review

The Charity ended 2025 with a deficit of £9,415 (2024: surplus of £6,308) in Unrestricted Funds and an overall deficit of £9,348 (2024: deficit of £4,660). Unrestricted Receipts were increased to £78,098 (2024: £63,426) although overall donations were increased to £47,581 (2024: £36,445). There has been an increase in gift aided donations to £23,787 (2024 £22,088)

Total Unrestricted Payments increased to £85,403 (2024: £56,895). This was a reflection of our Giving to Grow contributions rising from £6,391 to £28,284 and the building work done in the small meeting room.

Many people have continued to give directly into the church bank account. The contactless donation box has continued to be used for Sunday giving, special collections and donations during the week for community activities. Rental income has been static at around £25,000.

Reserves Policy

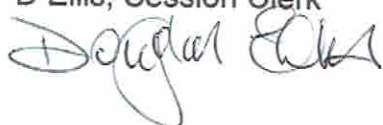
It is the Trustees' policy to hold reserves of approximately three months unrestricted expenditure including designated funds. At the year end the Church held unrestricted cash funds of £15,104 (2024: £25,518) which is around 2 months general expenditure. There is a balance of £12,591 (2024: £12,800) in the General Fund. £2,264 has been designated for Fabric purposes, £134 for the Adventurers Group, £115 for Gorbals Women's Group. The money from the Bequest fund (set up to support the work of the café) has been transferred to other funds. The church also held £1,847 in Restricted Funds (2024: £1,780)

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session 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

D Ellis, Session Clerk



Date 31 MARCH 2026

Independent Examiner's Report to the Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on Pages 6 to 14.

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 [other than disclosed below*] 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 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Christine Thomas

Address: 49 Waverley Crescent
Grangemouth
FK3 8RB

Signed *Christine A Thomas*

Date *14/04/2026*

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31st DECEMBER 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
RECEIPTS						
Donations	3	39,761	7,820		47,581	36,445
Grants			5,000		5,000	0
Activities for Generating Funds					0	0
Bank & Deposit Interest		194			194	225
Investment Income		502	67		569	568
Use of Premises		25,370			25,370	25,295
Weddings & Funerals		4,045			4,045	2,220
Drawn down from General Trustees		8,226			8,226	5,053
Other Receipts			148		148	0
Total Receipts		78,098	13,035	0	91,133	68,807
PAYMENTS						
Costs of generating funds	4	235			235	223
Charitable activities	4	85,403	14,843		100,246	73,254
Governance costs	4				0	-
Purchase of investments	7				0	-
Total Payments		85,638	14,843	0	100,481	73,467
Transfers						
Excess of Receipts over Payments for the year before Transfers		-7,540	-1,808		-9,348	-4,660
Excess of Receipts over Payments for the year after Transfers		-1875	1,875	0	0	-
		-9,415	67	0	-9,348	-4,660

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2025

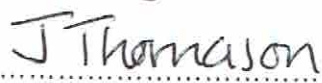
STATEMENT OF BALANCES

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025	Total 2024 £
BANK & DEPOSIT BALANCES						
Bank & Deposit balances brought forward		24,519	1,780	0	26,299	30,959
MOVEMENT IN YEAR						
Excess of Payments over Receipts for the year		-9,415	67	0	-9,348	-4,660
Bank & Deposit balances carried forward	2	15,104	1,847	0	16,951	26,299
INVESTMENTS at market value	7	16,787		12,171	28,958	26,853
OTHER ASSETS						
Gift Aid Receivable		-	-	-	-	-
LIABILITIES						
Accrued charges		-	-	-	-	-

The accounts were approved by the Kirk Session on

Signed on behalf of the Kirk Session

Session Clerk 
D. Ellis

Treasurer 
J. Thomason

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2025

NOTES TO ACCOUNTS

1. BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & 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.

2. MOVEMENT IN FUNDS

	Balance at 01-Jan-25 £	Receipts 2025 £	Payments 2025 £	Transfers 2025 £	Balance at 31-Dec-25 £
Unrestricted Funds					
General Fund	12,800	77,769	85,277	7,299	12,591
Designated Fabric Fund 1	1,935	329			2,264
Designated Adventurers Fund	134				134
Designated Gorbals Women's Group	115				115
Designated Benevolent Fund	-67		361	428	0
Designated Bequest Fund	9,602			-9,602	0
Church Café	0				0
Children's Ministry	0				0
	25,519	78,098	85,638	-1,875	15,104
Restricted Funds					
Samuel Ferguson Revenue Fund	1,721	67			1,788
Flower Fund	0	140	532	392	0
CDW Projects	0	12,828	14,311	1,483	0
Allan Frazer Bible Fund	59	0	0	0	59
	1,780	13,035	14,843	1,875	1,847
Endowment Funds	0	0	0	0	0
(See Page 11)	-	-	-	-	-
	26,299	91,133	100,481	0	16,951

**GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2025**

NOTES TO ACCOUNTS

PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund	The unrestricted "free reserves" of the Charity.
Designated Fabric Fund 1	The Trustees have set aside funds for the maintenance of the Church property
Designated Adventurers Fund	The Trustees have set aside funds for the use of the Adventurers.
Designated Gorbals Women's Group	The Trustees have set aside funds for the use of the Group
Designated Benevolent Fund	This is a fund for the Minister to disburse as appropriate.
Designated Bequest Fund	Designated Bequest Fund – The Trustees have set aside funds for the building and to financially support the development of the Cafe.
Designated Church Café	To record the incomings and outgoings of the Church Café.
Children's Ministry:	A fund to track income and expenditure relating to Children's Ministry

RESTRICTED FUNDS

Samuel Ferguson Revenue Fund:	Revenue from the Endowment Fund to fund painting and organ maintenance.
Flower Fund:	This is a fund to provide flowers for display during services of worship.
Community Development Worker Projects	Fund including Grants and Donations for Community Development Worker projects
Allan Frazer Bible Fund	This is a fund to provide pew bibles

ENDOWMENT FUNDS

Samuel Ferguson Bequest:	Income to be used for painting and organ maintenance.
Jane Ferguson Bequest	Income from these funds to be used for general purposes.
Fairley/Daley Bequest	
Park/McCrone/Anon	
Margaret Barr Bequest	

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2025

3. ANALYSIS OF DONATIONS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
WFO Scheme	7,567		-	7,567	7,468
Gift Aid Donations	20,081	3,706	-	23,787	22,088
Tax recovered on Gift Aid Donations	9,069		-	9,069	749
Ordinary offerings (Open Plate)	2,954		-	2,954	2,945
Donations	90	4,114	-	4,204	3,194
	39,761	7,820	-	47,581	36,445

4. ANALYSIS OF PAYMENTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Costs of Generating Funds					
Offering Envelopes	68		-	68	63
Collectin	167		-	167	160
	235	0	0	235	223
Charitable Activities					
Giving to Grow	28,284		-	28,284	6,391
Presbytery Dues	1,160		-	1,160	1,934
Insurance	1,830		-	1,830	1,751
Minister's Travel	0		-	0	-
Manse expenses	782		-	782	782
Pulpit Supply	0		-	0	-
Church running costs	5,500		-	5,500	6,752
Fabric repairs/maintenance Church	13,027		-	13,027	13,203
Church Equipment	2,325		-	2,325	
Heating & Lighting	14,352		-	14,352	13,567
Church Phone/IT/AV	1,064		-	1,064	1,707
Printing/Stationery/Postage	271		-	271	159
Other Staffing Costs	15,791		-	15,791	15,837
CDW Expenses	66		-	66	407
CDW Projects		14,311	-	14,311	15,762
Congregation costs	249	532	-	781	1,186
Children's church, family fun days	132		-	132	283
Life and Work (net)	35		-	35	73
Benevolent fund	360		-	360	-
Other expenses	175		-	175	201
	85,403	14,843	-	100,246	73,254
Governance Costs					
Independent Examiner's Fee	-	-	-	-	-
TOTAL	85,638	14,843	-	100,481	73,561

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2025

5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

Paid from the General Fund of the Church during 2025 for one Trustees, Carol McArthur the sum of £1085 (for church music).

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.

6. MINISTER'S STIPEND

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs 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 the fifth and subsequent years of service) £39,856

7. INVESTMENTS

The following Investments are held at market value -

				2025	2024
C of S Investors Trust Growth Funds				28,958	26,853
Cost					14,848
Held in Respect of	Market Value at 1st Jan 2025	Purchases	Disposals	Gain/ (loss) on Revaluation	Market Value at 31st Dec 2025
Unrestricted Funds					
Designated Fabric Fund 2	15,567	-	-	1,220	16,787
Endowment Funds					
Samuel Ferguson Bequest	3,133	-	-	246	3,378
Jane Ferguson Bequest	536	-	-	42	578
Fairley Daly Bequest	689	-	-	54	743
Park/McCrone/Anon	5,238	-	-	411	5,648
Margaret Barr Bequest	1,691	-	-	133	1,823
	11,286	-	-	885	12,171
Total Funds	26,853	-	-	2,105	28,958

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2025

8. COLLECTIONS FOR THIRD PARTIES

In addition to the General Income the following income from Special Collections was distributed during the year.

	2025	2024
Christian Aid	504	273
Poppy Scotland	40	27
White Poppy	40	36
Erskine	55	
Refugee support	610	
Gift collections	290	
Kaltouma Collection		1395
Advent Collection		261
	1539	2092

APPENDIX 1

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

160943 Glasgow Gorbals

Consolidated Fabric Fund

CAPITAL ACCOUNT

2025
£

Credit balances held at 31 December at cost

76,534.04

Market value of balances at 31 December

95,423.00

REVENUE ACCOUNT

Credit balances held at 31 December

66,896.96

TEMPORARY ACCOUNT

Credit balances held at 31 December

-

Individual Fund

Purpose:

EXPENDABLE

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

APPENDIX 2

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION

160832 Glas Hutcheson Town

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025 £
Credit balances held at 31 December at cost	
Market value of balances at 31 December	
REVENUE ACCOUNT	
Credit balances held at 31 December	
TEMPORARY ACCOUNT	
Credit balances held at 31 December	-
<i>Individual Fund</i>	
Purpose: Mission in the Gorbals Parish	
EXPENDABLE	
Credit balances held at 31 December at cost	12,718.32
Market value of balances at 31 December	12,718.32
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	-
Market value of balances at 31 December	-

APPENDIX 3

BANK BALANCES

Church of Scotland Deposit Fund (2) at 31st December 2024	4,000.00
Bank of Scotland Current Account at 31st December 2024	19,649.25
NS&I at 31st December 2024	1,765.21
Lloyds TSB at 31st December 2024	133.13
Equals Account at 31 st December 2024	105.46
Cash in hand at 31st December 2024 (Adventurers)	0.93
Cash in hand at 31st December 2024 (Petty cash)	0.00
	25,653.98
	127.10
Add Outstanding Lodgements	518.10
Deduct outstanding payments	
Total Closing Balance as at 31st December 2024	26,299.18
Church of Scotland Deposit Fund (2) at 31st December 2025	4,000.00
Bank of Scotland Current Account at 31st December 2025	10,619.92
NS&I at 31st December 2025	1,782.74
Lloyds TSB at 31st December 2025	133.13
Equals Account at 31 st December 2025	25.93
Cash in hand at 31st December 2025 (Adventurers)	0.93
Cash in hand at 31st December 2025 (Petty cash)	18.21
	16,580.86
Subtract outstanding balance special collections	-45.87
Add Outstanding Lodgements	416.25
Deduct outstanding payments	0.00
Total Closing Balance as at 31st December 2025	16,951.24