

Scottish Charity No. SC016058

The Church of Scotland

Torrance Parish Church

Congregation No: 160890

Congregational Accounts

Year ended 31 December 2025

Torrance Parish Church of Scotland Reference and Administrative Information

Charity Name: Torrance Parish Church of Scotland
Charity Number: SC016058
Congregation Reference: 160890

Contact Address: School Road
Torrance
G64 4BZ

Website: www.tpc.org.uk

Trustees: The trustees of the charity comprise the members of the Kirk Session.

Kirk Session:

Rev S Irvin (Moderator)

Miss D Beaton
Mr R Cooke
Mrs A Crawford
Mr W Gray
Professor H Leung
Mr S Lunan
Mr B MacKenzie
Dr N Miscampbell

Mr G Murray
Mrs M Murray
Mrs M Neil
Mr P Nicolson
Dr G Phimister
Mr C Thomson
Mr W Traynor

Unitary structure

Minister: Rev S Irvin

Session Clerk: Joint session clerks:
Miss D Beaton, Mrs A Crawford, Dr G Phimister

Church Treasurer: Mr K Russell

Bankers: Clydesdale Bank PLC
110 Cowgate
Kirkintilloch
G66 1JU

Independent Examiner: Mr John Simpson, Chartered Accountant
18 Craigmillar Avenue
Milngavie
Glasgow G62 8AX

Torrance Parish Church of Scotland Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution.

Trustees

The Trustees from 1 January 2025 to the date of this report were as follows:

Kirk Session

Rev S Irvin
Miss D Beaton
Mr R Cooke
Mrs A Crawford
Mr W Gray
Professor H Leung
Mr S Lunan
Mr B MacKenzie
Dr N Miscampbell
Mr G Murray
Mrs M Murray
Mrs M Neil
Mr P Nicolson
Dr G Phimister
Mr C Thomson
Mr W Traynor

Recruitment and Appointment of 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 members of the Kirk Session are the Charity Trustees.

Organisational Structure

The Kirk Session is responsible for the spiritual and temporal affairs within the Church. While the Kirk Session retains ultimate responsibility, much of the business of Session is organised in various sub-teams, namely Discipleship and Mission, Pastoral, Sundays, World Mission, Youth, Finance, Fabric, Communications and Utilities; each team contains one or more elders. Members of the former Congregational Board, and of the wider congregation, are also involved in these teams, according to their own gifts and calling.

Torrance Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Services of Worship

Sunday Morning Worship 10.30am, occasional evenings 6.30pm

Prayer Meetings

Wednesday 9.15am & 7.30pm

Organisations

Weekly	Sunday	Crèche Junior Church FROG Youth Group Connect Youth The Carrot Cake Club Evening meeting (occasional)
	Wednesday	Cafe
	Thursday	Men's Prayer Breakfast
	Friday	Boys' Brigade
Monthly		2nd Sunday soup Sunday lunch 1st Tuesday Friendship Lunch 3rd Thursday Thank You for the Music (dementia friendly sing along group) 1st Saturday Crossover Youth Night

Small groups

In addition to all the above around 10 small groups meet on a regular basis for fellowship, Bible study and prayer.

Community Café

The café, which is open to all, is on each Wednesday morning except for a break during the summer and Christmas school holidays.

Torrance Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Mission and Vision Statements

For God's glory, Torrance Parish Church of Scotland exists to make disciples for Jesus Christ in Torrance and beyond by equipping and encouraging God's people through the power of the Holy Spirit.

Torrance Parish Church desires that its people would make Jesus known by word and deed through loving service in their daily lives in the village, throughout the wider church and wherever God sets them.

Achievements and Performance

We continue with worship, in the building and online and value the ways in which we can connect with current church members and guests, live streaming of online services of worship has continued, meaning maximum access to those unable to attend in person because of circumstances, and is a testament to the dedication of the Communications team. A back catalogue of previous services going back a number of years is retained.

There are around 70 young people from age 4 to 17 involved in the life of the Church in some form, whether via church run groups during the week, or present on Sundays. This includes those attending the Boys Brigade, and the monthly Crossover Youth night providing exciting activities both in Torrance and at other venues. This outreach to young people is important to the church and included a successful holiday club in the summer with around 50 attending, which in addition to providing a week of activities to young people, involves teenagers in its leadership. There is also a Scripture Union group in the primary school.

For some time, Torrance Parish Church has been actively involved with St Rollox Parish Church, an inner-city church in Glasgow. This relationship was formalised during 2008 when the two congregations were officially 'twinned'.

Torrance Parish Church is committed to supporting missionary partners throughout the world engaged in short or long-term ministry. A member of the congregation works with Operation Mobilisation in Zambia working with street children.

For some time, the church has pursued various community initiatives. Church members have been closely involved in developing initiatives to serve the Torrance community, including the organisation of regular dementia friendly Thank You for the Music events, the Friendship lunch for the retired, and the formation of a support group for the elderly and housebound.

During the year there were regular 'Weekend Welcome' family events on a Friday afternoon. Monthly after the Sunday service there is a soup lunch for all. The Christians Against Poverty (CAP) money courses covering home budgeting, personal finance and employment issues continued. A village magazine provided by the church is distributed three times a year to all homes, containing news of the church and community. Further information regarding these activities is available on the church website <https://www.torranceparishchurch.org.uk>.

Torrance Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Achievements and Performance (continued)

Other initiatives include the development of an 'eco-church'. Outside of the community the church or its members support various entities including Street Pastors, and a number of local charities, such as Tearfund, Glasgow City Mission, Operation Mobilisation, The Well, Church House Bridgeton, and the Lodging House Mission.

In the last few years, the church has reached out to any people in the community who could be identified as isolated, alone or vulnerable, maintaining contact via telephone primarily, and, delivering over 200 fish suppers to people who fell into those categories in the village (an initiative that started in late 2020).

In addition, the church was closely involved in Torrance Community Cares initiative which shares resources and information in the community, and supports the East Dunbartonshire Women's Aid with food supplies.

Financial Review

The accounts show that the church had a deficit of receipts over payments for the year of £6,279. The principal source of regular income continues to be donations made under the Gift Aid scheme.

The title deeds of the church buildings and manse are held by the General Trustees of the Church of Scotland; therefore, the market value of these heritable properties is not included in these accounts as a fixed asset.

As part of the partnership relationship with St Rollox Church of Scotland, Torrance Parish Church has been privileged to provide financial support since 2007. Subsequent to the completion of the new church and considerable change occurring, Torrance Parish Church will continue its support, based on the amount accumulated in the Mission Fund contributed for the specific purpose of donation to St Rollox.

Torrance Parish Church of Scotland Trustees' Annual Report

Year ended 31 December 2025

Reserves Policy

In recent years it has been the Trustees' policy to hold reserves including designated funds of approximately six months' worth of regular expenditure. At the year end the Church held unrestricted funds of £96,309. £30,000 of this has been earmarked for the Manse Refurbishment leaving a balance of £66,309 and this equates to approximately 7 months' worth of regular expenditure.

Statement of Trustees' Responsibilities

The Trustees (i.e. 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 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:

..... Date: 3rd March 2026

Mrs Alison Crawford
Joint Session Clerk

Torrance Parish Church of Scotland
Independent Examiner's Report
To the Trustees of Torrance Parish 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 the pages which follow.

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

.....
Mr John Simpson
Chartered Accountant
18 Craigmillar Avenue
Milngavie
Glasgow G62 8AX

Date: **7th March, 2026**.....

Torrance Parish Church of Scotland

Receipts and Payments Account

Year ended 31st December, 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
RECEIPTS					
<i>From generated funds:</i>					
Donations	3	118,819	14,715	133,534	120,722
Legacies		5,000	-	5,000	-
Interest income		385	114	499	552
Use of premises		771	-	771	-
<i>From charitable activities:</i>					
Café takings		7,997	-	7,997	8,161
Total receipts		132,972	14,829	147,801	129,435
PAYMENTS					
Charitable activities	4	126,174	6,898	133,072	121,189
Governance costs	4	360	-	360	350
Fixed assets	4	16,343	4,305	20,648	6,610
Total payments		142,877	11,203	154,080	128,149
EXCESS/(DEFICIT) OF RECEIPTS OVER PAYMENTS FOR THE YEAR BEFORE TRANSFERS					
		(9,905)	3,626	(6,279)	1,286
Transfers between funds	2	2,900	(2,900)	-	-
Net movement in funds in period		(7,005)	726	(6,279)	1,286
Funds brought forward		85,981	11,704	97,685	96,399
FUNDS CARRIED FORWARD		78,976	12,430	91,406	97,685

The notes on pages 10 to 13 form part of these accounts.

Torrance Parish Church of Scotland

Statement of Balances

Year ended 31st December, 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and deposit balances				
Bank and deposit balances brought forward	85,981	11,704	97,685	96,399
Movement in year:				
Excess/(shortfall) of receipts over payments for the year	(7,005)	726	(6,279)	1,286
Bank and deposit balances carried forward	78,976	12,430	91,406	97,685
Assets				
Gift aid tax recoverable	17,858	1,594	19,452	18,848
Prepaid expenditure	1,377	-	1,377	1,286
	19,235	1,594	20,829	20,134
Liabilities				
PAYE & NIC	-	-	-	406
Accrued expenditure	1,902	-	1,902	3,633
	1,902	-	1,902	4,039

Approved by the Kirk Session on 3rd March, 2026 and signed on its behalf by:

Alison Crawford
Joint Session Clerk

Kenneth W Russell
Treasurer

The notes on pages 10 to 13 form part of these accounts.

Torrance Parish Church of Scotland

Notes to the Accounts

Year ended 31st December, 2025

1 Accounting policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

These accounts have been prepared on the Receipts and Payments basis 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 .

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows: -

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Receipts

All donations and gifts are included within receipts in the accounting period in which they are received and paid into the bank.

Payments

Expenditure is recognised on the "cash basis" in the accounting period in which the payments are made.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged in the accounting period in which the payments are made.

Taxation

Torrance Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and payments therefore include irrecoverable input VAT.

Torrance Parish Church of Scotland

Notes to the Accounts

Year ended 31st December, 2025

2 Movement in Funds	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
<i>Unrestricted funds</i>					
General fund	67,608	124,975	(140,105)	17,900	70,378
Designated café fund	18,373	7,997	(2,772)	(15,000)	8,598
	<u>85,981</u>	<u>132,972</u>	<u>(142,877)</u>	<u>2,900</u>	<u>78,976</u>
<i>Restricted funds</i>					
Mission fund	7,201	12,280	(6,898)	(2,900)	9,683
Fabric fund	4,503	2,549	(4,305)	-	2,747
	<u>11,704</u>	<u>14,829</u>	<u>(11,203)</u>	<u>(2,900)</u>	<u>12,430</u>
Total Funds	<u>97,685</u>	<u>147,801</u>	<u>(154,080)</u>	<u>-</u>	<u>91,406</u>

Designated fund

Cafe fund - This fund shows separately the income and expenditure of the church café.

Restricted funds

Mission fund - The Mission fund was established to channel donations to mission work in Glasgow, elsewhere in the UK and overseas. During the year £12,176 (2024 - £6,898), including gift aid tax recovered, was raised from specific donations to the fund. Interest income amounted to £104 (2024 - £132). The payment of £6,898 comprises a donation to St Rollox Church. The transfer of £2,900 to the General fund was made to cover Outreach costs incurred.

Fabric fund - During the year £2,539 (2024 - £2,995), including gift aid tax recovered, was raised from specific donations to the fund. Interest income amounted to £10 (2024 - £11). The payment amounting to £4,305 (2024 - £12,511) is for two 86" video screens in the Church, as disclosed in note 8.

3 Analysis of donations

	Unrestricted Funds	Restricted Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Offerings:				
Gift Aided donations	68,007	6,375	74,382	72,188
Gift Aid tax recovered	17,129	1,719	18,848	18,356
WFO scheme (non Gift Aid)	13,259	-	13,259	13,461
Ordinary donations (open plate)	4,322	-	4,322	3,716
Other offerings, donations etc	15,682	1,340	17,022	13,001
Weddings, baptisms and funerals	420	-	420	-
Trust donations	-	5,281	5,281	-
	<u>118,819</u>	<u>14,715</u>	<u>133,534</u>	<u>120,722</u>

Torrance Parish Church of Scotland

Notes to the Accounts

Year ended 31st December, 2025

4 Analysis of payments

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Charitable activities					
Giving to Grow contribution		64,122	-	64,122	58,493
Presbytery dues		3,519	-	3,519	6,384
Minister's travel expenses		62	-	62	94
Minister's telephone and broadband		600	-	600	237
Pulpit supply		350	-	350	-
Training & conferences		-	-	-	253
Donations paid		7,500	6,898	14,398	7,833
Café purchases		834	-	834	714
Café donations		1,066	-	1,066	1,240
Church fabric maintenance		3,357	-	3,357	3,325
Church fabric maintenance - exceptional		1,054	-	1,054	9,800
Manse routine fabric maintenance		359	-	359	360
Manse fabric maintenance - exceptional		7,665	-	7,665	-
Manse council tax		3,429	-	3,429	3,084
Church heating and lighting		6,085	-	6,085	6,306
Insurance		2,033	-	2,033	399
Church cleaning		3,218	-	3,218	2,749
Hall rental		2,446	-	2,446	2,155
Administrator salary costs		8,365	-	8,365	7,842
Music expenses		1,443	-	1,443	1,403
Ministry costs		657	-	657	477
Video conferencing costs		1,679	-	1,679	1,798
Telephone, broadband and website		1,163	-	1,163	2,096
Stationery and printing		527	-	527	93
Village magazine		2,285	-	2,285	636
Other outreach and Holiday Club		1,014	-	1,014	1,868
Crossover expenses		733	-	733	674
Compassion - children relief from poverty		352	-	352	352
Sundry expenses		257	-	257	524
		126,174	6,898	133,072	121,189
Governance costs					
Independent Examiner - honorarium		360	-	360	350
Fixed assets					
Furniture and equipment	8	4,137	4,305	8,442	6,610
Landscaping at the Manse	8	12,206	-	12,206	-
	8	16,343	4,305	20,648	6,610

Torrance Parish Church of Scotland

Notes to the Accounts

Year ended 31st December, 2025

5 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) was £39,856.

6 Transactions with Trustees

There was no remuneration paid to the trustees other than the Minister's stipend.

During the year the congregation paid minister's travel expenses and telephone costs amounting to £662 (2024 - £243). The Manse council tax and routine fabric maintenance costs amounted to £3,788 (2024 - £3,351). The Minister was re-imbursed £800 for a laptop computer and £152 (2024 - £472) for other expenses incurred. Five other trustees (2024 - Four) were re-imbursed £1,846 (2024 - £1,362) for capital expenditure, Church fabric maintenance, cleaning, ministry books & resources and other expenses incurred.

7 Collections for third parties - Retiral Collections

	2025	2024
	£	£
Anne Davidson	40	30
East Dunbartonshire Food Bank	20	375
The Well	-	184
	60	589

8 Fixed assets

a) General fund

The amount of £16,343 (2024 - £3,899) comprises £12,206 for landscaping work at the Manse, £1,323 for costs relating to the proposed new Church noticeboard, £1,142 for Church window blinds, £800 for a new laptop computer for the Minister, £536 for a new water boiler in the Café and £336 for a coffee machine in the Café. The 2024 expenditure of £3,899 comprised £3,570 for the purchase of a new printer/copier and £329 for the purchase of new chairs for the Sunday School.

b) Fabric fund

The amount of £4,305 (2024 - £2,711) comprises the purchase of two 86" video screens for the Church.