

**Springfield Cambridge Church of Scotland,
Bishopbriggs**

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2025

Congregation No: 160839

Scottish Charity No: SC005642

02/26

Springfield Cambridge Church of Scotland, Bishopbriggs
Reference and Administrative Information

Charity Name:
Charity Registration Number:
Congregation Reference Number:
Contact Address

Springfield Cambridge Church of Scotland
SC005642
160839
The Church Office
49 Springfield Road
Bishopbriggs
Glasgow
G64 1PN

Kirk Session Members/Trustees

D Armour
M Blair
M Brown
S Campbell (until 2/9/2025)
J Copeland
E Cumming
W Currie
J Ditty
R Ditty
C Faichnie
D Jobson (until 2/9/2025)

I Lawson
D Lockhart
B McLean (from 23/2/2025)
G McMillan
T Noon
D Rae
C Robertson
J Robertson (until 2/9/2025)
L Robertson (until 2/9/2025)
S Robertson
C Scott

J Scott
F Smillie
J Smillie
R Stewart
A Surgenor
I Taylor
J Watchorn
C Whitley
D Williams
H Wilson

Principal Office-bearers

Minister:
Joint Session Clerks:
Church Treasurer:

Rev I Taylor
C Faichnie/J Watchorn
J Kerr

Independent Examiner

C McMenemy B.A., M.B.A (P.S.M.)
31 Binnie Crescent
Gartcosh
Glasgow
G69 8GN

Bankers:

Bank of Scotland
Bishopbriggs

**Springfield Cambridge Church
SC 005642**

**Trustees' Annual Report
Year ended 31 December 2025**

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the Unitary Constitution as laid down in the Act anent Congregational Constitutions (Act XIX, 1964 as amended by Act V 2003 and Act I 2017). Hence, we have a Kirk Session dealing with matters Spiritual and matters of a Temporal Nature - Fabric and Finance. Its spiritual responsibility involves "leadership, nurturing the spirituality of the congregation and its members, caring for the spiritual welfare of the parish and parishioners, encouraging members to participate in the worship and life of the congregations, and promoting mission and evangelism in the parish".

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 is chaired by the Minister (Moderator) and meets seven times a year. Certain responsibilities are delegated to the Moderator, the Finance Committee, the Treasurer and the Property Committee as appropriate.

Springfield Cambridge Church SC 005642

Objectives and Activities 2025

The aim of Springfield Cambridge Church is to make people feel welcome and to make them feel they belong. The Church tries to meet the needs of all God's people and takes every opportunity to spread the gospel message among the local community.

Springfield Cambridge Congregation is made up of people who have made Springfield Cambridge Church their spiritual home. They share a common faith and are friendly and welcoming.

2025 has been a challenging year once again due to the ongoing cost of living crisis and rising costs. However, we have managed to meet our financial obligations in full this year.

We have two services every week. Our Sunday Service is at 11.00 am and we have a mid-week Service at 11.10 am on Wednesdays. We serve Tea and Coffee after these services and the money raised goes to support Mary's Meals. Throughout the year we have additional services to mark events in the Christian Calendar. Our Communion Services are held three times per year on the first Sunday of February, June and October. We now have our services live streamed which lets any members of the Congregation who are unable to attend in person watch the service in their own home. Monday to Friday, from 10.00 am to 12 Noon, the Cambridge Chapel is open for meditation and reflection.

We are members of Bishopbriggs Churches Together and share in local ecumenical community events. Our Minister and an Elder represent us on the Presbytery Steering Group.

We have various organisations who meet regularly in our church.

The Sunday School meet during Sunday Morning worship.

The Guild meet every second Monday from September to March from 2.00 pm to 4.00 pm. There are a variety of speakers and entertainers at each meeting. The funds the Guild raise at their meetings are distributed between the Church Fabric Fund, Guild Projects and Charitable Organisations. Tea and Coffee are served at the meetings. Anyone is welcome to come along and join in with the worship and fellowship. The Guild have organised a Foodbank Collection and the donations received from the Congregation are taken to the East Dunbartonshire Foodbank.

On Tuesday afternoon, a varied programme of speakers, events and games is held by Cadder Church Men's Club and men from Springfield Cambridge and Kenmure Parish Churches are invited to join them.

On Tuesdays, The Girls' Brigade have three sections. They are Explorers, Juniors and Brigaders. On Thursdays, The Boys' Brigade have two sections. Junior Section and Company Section. The Anchor Boys meet on Fridays. The church is grateful to the Officers, Helpers and Volunteers who give their time and talents to teach their skills to the boys and girls in these Organisations.

Springfield Cambridge Church
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Objectives and Activities 2025 (contd)

The Junior and Senior Badminton Club meet on Wednesdays and Saturdays and again our thanks go to the leaders of the club who organise the coaching and matches.

Our Musical Director, Alan Craig, conducts our Praise Team at our Sunday Service. In December, Alan is the Musical Director of The Springfield Cambridge Festival Chorus and Orchestra Concert, in the Glasgow Royal Concert Hall in aid of CHAS. The Chorus and Orchestra are made up from members of Bishopbriggs Churches Together and some professional singers and musicians who give their time and talent for free. The Junior Chorus was led by Emma Fairbairn. The concert raised £40,203 bringing the total raised for CHAS to an amazing £542,224.

There are three halls which a variety of local community groups use. We have Dance UK, 2 Yoga Classes, Village Patchers, Sports Squad, Tai Chi and The City of Glasgow Wind Orchestra. These Groups generate much needed income for our church. We also have Mother and Toddlers and Childminders who are low-cost non-profit making facilities.

Our church has been designated as emergency accommodation for the local Nursing Home.

We have a Church Facebook Account and a Church Website which provide details of upcoming events, celebrations and information about the church.

Springfield Cambridge Church SC 005642

Achievements and Performance 2025

As at 31st December we have 447 members on our Congregational Roll. Church attendance is an average of 123 each week. We had 3 Baptisms and 3 Weddings this year.

The local Parish Grouping is made up of three churches. Cadder Parish Church, Kenmure Parish Church and Springfield Cambridge Parish Church. There are three representatives and our Moderator serving on this group. As part of the ongoing Mission Plan, Cadder Church and Kenmure Church have agreed to enter into a Linkage which will allow them to call a minister which they will share. Springfield Cambridge will remain on Full (unrestricted) Tenure with an allocation of 1 minister. These changes will require a revision to the existing Parish Grouping.

On Sunday 23/2/25, William (Bill) McLean was elected to be a Ruling Elder and the Kirk Session, having adjudged him to be qualified for that office, has sustained his election. He was welcomed by the Kirk Session and given the Right Hand of Fellowship. He received a Certificate of Admission and a small token of welcome.

Our Church Officer, Jim Tonner, has decided to retire in March 2026 after 40 years unstinting service. He will begin a phased period of retirement from October to March. Euan Russell has been appointed by the Kirk Session as Jim's replacement and will work with Jim part time and take over his full-time post on 1 April 2026.

The Boys' Brigade Company celebrated their 90th Anniversary in 2025 with the whole company getting together for a 90th party. Every boy was given a 90th Anniversary Badge and a water bottle with the 90th Logo on it. At the end of session service, an Awards Board tracking the King's men and Queen's men during the last nine decades, was unveiled by John Semple and Captain John Armour and dedicated to the glory of God.

The Company Section have had a busy year with National Competitions taking place. They have also worked on their badge work. In May 2025 Noah Lowry was presented with his President's Badge which is the second highest award in the BB and will start work on his King's Badge next year.

The Junior Section completed three challenges for their 90th Anniversary. They collected 90 tins/jars of food for the foodbank, planted 90 summer bulbs for the church and had a sponsored 90 minutes games night. The boys were also practising for the International Team Games and working on their badgework. Margaret Gibbons, one of the officers, retired this year after 25 years of valued service.

The Anchor Boys took part in lots of activities and games throughout the session. They held a very successful Coffee Morning and Family Quiz Night. The boys took part in a 7 foot long Lego Fire Walk as part of the Company's 90th Celebration.

The Girls' Brigade commissioned a new officer, Catherine Smillie, in to the 65th Glasgow Company. A Team of Brigaders won the Divisional Collage Competition with a representation of the Glasgow Botanical Gardens. The Girls gifted a garden bench to the church and each section planted flowers in tubs as part of their badge work.

Springfield Cambridge Church SC 005642

Achievements and Performance 2025 (contd)

The Fundraising Group held various events this year. They had a Quiz and Fish Supper Night, Sparkling Afternoon Tea, Summer Hamper, Smartie Tube Challenge, Quiz Sheet and Sweetie Jar Challenge and an Advent Hamper. The total raised was £2,675 (excluding Gift Aid Tax Recoveries).

The Church has a Recycle for Profit Scheme and this has raised £812.95 since it was started. We are also registered with Easyfundraising where members of the congregation, who shop online, help to raise funds for the church at no extra cost to themselves. We have received £1335.61 since we signed up to this scheme.

We have a library in our Session Room and there is a varied selection of books for adults and children available to borrow or purchase. The money raised has gone to help our Fabric Fund.

In September the church was decorated for our Harvest Service by the Flower Committee. A collection was held and the money raised and food donated were sent to the Lodging House Mission and East Dunbartonshire Foodbank.

At our annual Gift Service in December, the Congregation were asked to donate Tesco Gift Vouchers or cash which were sent to help with the work of the Asylum Seekers at St Rollox Parish Church and to the local East Dunbartonshire Foodbank. The total raised was £764.

The following charities also received donations from the Congregation. UNICEF from our annual Jar of Grace Appeal £784 (excluding Gift Aid), Christian Aid £755, Mary's Meals £574, Poppy Scotland £188 and the Lodging House Mission £1060.

Our congregation continues to be a base for training ministers. In October we welcomed our Student Minister, Euan Gibb, who will be with us for 6 months.

Stewardship activities in 2025 have centred around ensuring Tax efficient givings are encouraged and targeted. Plans for a more directed stewardship drive in 2026 are planned.

Financial Review of 2025

SUMMARY

GENERAL FUND OFFERINGS DECREASED BY 3.3% YEAR ON YEAR WITH OUR WEEKLY OFFERINGS COMING FROM AN EVER DECREASING NUMBER OF MEMBERS.

OPEN PLATE OFFERINGS DECREASED BY AROUND 25% COMPARED WITH 2024 ALTHOUGH SOME PREVIOUS ADD HOC CASH CONTRIBUTORS ARE NOW ON STRUCTURED GIVER PLANS WITH STANDING ORDERS OR ENVELOPES.

INCOME FROM OUTSIDE AGENCIES INCREASED BY 4% IN 2025 WHEN COMPARED WITH 2024 WITH OUR BIGGEST CONTRIBUTORS BEING DANCE UK AND SPORTS SQUAD..

THE CHURCH FUND RAISING GROUP RESUMED ACTIVITIES RAISING £3,072 FOR THE FABRIC FUND.

BOOK SALES, RECYCLE FOR PROFIT AND THE CHURCH WEBSHOP CONTINUE TO GENERATE A STEADY INCOME FLOW FOR THE FABRIC FUND WHICH IS MUCH APPRECIATED.

3 UNRESTRICTED LEGACYS TOTALLING £65,691 WERE RECEIVED DURING 2025 AND ALLOCATED TO THE FABRIC FUND.

5 NEW GIFT AID STANDING ORDERS AND 6 NEW FWO STANDING ORDERS SET UP BY MEMBERS DURING 2025.

INCOME FROM THE CARD MACHINE THAT WAS ACQUIRED IN 2024 CONTINUES TO GROW STEADILY WITH THE DEVICE BY UTILISED WHERE POSSIBLE..

PayPal, WHICH WAS SET UP AS A METHOD OF GIVING IN APRIL 2020 CONTINUES TO AVAILABLE AS A METHOD OF GIVING BY ONE MEMBER .

GIVING TO GROW ALLOCATION OF £70,721 AND PRESBYTERY DUES OF £3,945 PAID IN FULL.

The principal source of income for Springfield Cambridge Church comes from Weekly Offerings with Standing Order and Envelope giving remaining the most popular ways of giving. Continuous emphasis is placed on "Tax Efficient Giving" for those members whose circumstances allow and it is pleasing to note that 85p in each £1 of offerings received in 2025 was Gift-Aided compared with 82p in 2024. The number of members giving "Tax Efficiently" as at 31st December 2025 was 131 as against 139 at the 1st January 2025. There are also another 4 members who regularly give Tax Efficiently to any appeals that take place during the year depending on their own tax situation. As a congregation we continue to take maximum advantage where possible of the Gift Aid Small Donation Scheme (GASDS) that was first introduced on 6th April 2013 which means that we can claim tax relief on the first £8,000 of small cash donations in the offering plate.

Financial Review of 2025 (CONTD)

As well as Income from Offerings we also received generous donations in 2025 from The Guild ,The 65th Glasgow Girls' Brigade Company and the Badminton Club. In 2025 we also received £23,039 (2024-£21,949) in donations/contributions from the outside agencies who regularly use our halls. We maintain an excellent relationship with all the outside agencies who use our premises and the Trustees recognise the positive financial benefits this brings to Springfield Cambridge Church. There is a minimal cost to the church apart from heating and lighting for the Outside Agencies as most of the "opening/closing" of the Church Buildings is carried out by volunteer members.

In 2025 we continued to upgrade the buildings where appropriate in line with our present financial situation. We are indebted to our Church Officers and Deputy Church Officers and the Tuesday/Thursday morning work parties who do so much to maintain the church buildings.

The General Fund in 2025 shows a deficit for the year of £4,986. £659 has been transferred to the Manse Fund as at the year-end and £8,500 transferred from the Fabric Fund to the General Fund which gives a General Fund balance of £392 as at 31st December 2025.

As at 31st December 2024 we were still awaiting settlement of outstanding tax claims from HMRC of £3,500 which once settled will have a positive effect on our finances in 2026. We are very grateful for all the work that our Gift Aid Convenor David Lockhart does during the year.

We are members of The Church of Scotland Energy Scheme for Electricity and Gas which is administered by the General Trustees with Fixed Price contracts until March 2027. Under the existing agreement prices increased by over 100% and we are feeling the impact of this huge increase.

We received a 100% exemption from water charges in year 2025 and this will continue in 2026. This exemption is granted on the basis of our income in previous years

Many Challenges lie ahead in 2026 with the increasing cost of living for people affecting our income and expenditure. Costs continue to increase across the board with our main areas of expenditure being our Giving to Grow/Presbytery contributions, Staffing Costs along with Energy Costs.

Despite the ongoing cost of living crisis which is felt by everyone across the country many of our members continue to give very generously to Springfield Cambridge on an ongoing basis and we as the Trustees are most grateful for each financial contribution last year.

Reserves Policy

At the year end the Church held unrestricted funds of £98,030 in the Fabric Fund. The General Fund had a balance of £392 as at 31st December 2025 after transferring £659 to the Manse Fund. £8,500 was also transferred into the General Fund from the Fabric Fund during 2025. Finally, £1,500 was transferred from the Guild Fund to the Fabric Fund during the year. Additional Unrestricted funds are also held as set out in Note 2.

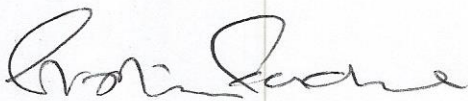
The church also held £7,473 of restricted funds as at the 31st December 2025 (£7,980-31st December 2024). The purposes of all funds are set out in note 2 forming part of the financial statements for the year ended 31st December 2025 along with the level of reserves held.

The Reserves are held to cope with any unexpected items of expenditure that may occur during the year.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 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,



Session Clerk

22nd February 2026

Independent Examiner's Report to the Trustees of Springfield Cambridge Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 12 to 16.

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

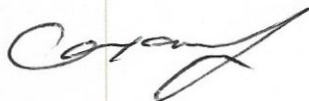
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration 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.

SIGNED:



Colin McMenemy B.A, M.B.A (P.S.M.), 31 Binnie Crescent, Gartcosh, Glasgow, G69 8GN

22nd February 2026

Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)
Receipts and Payments Account
for the year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
	Note				
Receipts					
Donations	3	116,246	752	116,998	120,157
Legacies		65,691		65,691	7,000
Activities for Generating Funds		2,675	-	2,675	3,891
Rental of Premises		23,039	-	23,039	21,949
Other Receipts		579	8,598	9,177	8,636
Total Receipts		<u>208,230</u>	<u>9,350</u>	<u>217,580</u>	<u>161,633</u>
Payments					
Cost of Generating Funds	4	252	nil	252	263
Charitable Activities	4	153,659	8,357	162,016	161,262
Loan Repayment	4	nil	nil	nil	4,000
Total Payments		<u>153,911</u>	<u>8,357</u>	<u>162,268</u>	<u>165,525</u>
Excess of Receipts over Payments for the year before transfers					
Transfers		1,500	(1,500)	nil	nil
Excess of Receipts over Payments		<u>55,819</u>	<u>(507)</u>	<u>55,312</u>	<u>(3,892)</u>

Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balances					
Bank and deposit balances brought forward		57,517	7,980	65,497	69,389
Movement in year:					
Excess of Receipts over Payments		55,819	(507)	55,312	(3,892)
Bank and deposit balances carried forward	2	113,336	7,473	120,809	65,497
<u>Additional Information</u>					
Assets					
Gift Aid Receivable		3,500	-	3,500	7,800
Liabilities					
None		nil	nil	nil	nil

Note: Gift Aid receivable breakdown as undernoted:
 General Fund- £3,500

The Accounts were approved by the Trustees on the 22nd February 2026 and signed on their behalf by.





Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)
Notes forming part of the accounts
for the year ended 31 December 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts & 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.

2 Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	45,725	69,325	10,020	(7,000)	98,030
General Fund	(2,463)	138,905	143,891	7,841	392
Designated Development Fund	8,436	-	-	-	8,436
Designated Manse Fund	4,817			659	5,476
Designated Organ Fund	932			-	932
Designated Book of Remem Fund	70		-	-	70
	57,517	208,230	153,911	1,500	113,336
Restricted funds					
Benevolent Fund	1,499	363	700		1,162
Bequest Fund	680			-	680
Flower Fund	799	1,046	1,011		834
The Guild	4,164	7,552	6,317	(1,500)	3,899
The Sunday School	838	389	329	-	898
	7,980	9,350	8,357	(1,500)	7,473
Total Funds	65,497	217,580	162,268	nil	120,809

Funds are classified as either Restricted Funds or Unrestricted Funds, defined as follows:-

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

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.

Purposes of the Restricted funds

Benevolent Fund: This fund is administered by the Minister and Session Clerk and the use of funds is at their sole discretion.

Bequest Fund: This is a fund to be used for the purpose outlined in the bequest.

Flower Fund: The Trustees have set aside funds from donations to be used for the purchase of flowers for display in the church and distribution to the sick and bereaved thereafter. The fund is administered by the Flower Convenor.

Guild Fund: The Trustees are responsible for the Guild, whose appointed Office Bearers have day to day control of this fund.

Sunday School Fund: This fund is used for income/expenditure for Springfield Cambridge Church Sunday School

Purposes of the Unrestricted Funds

Fabric Fund: The Trustees have set aside funds for maintenance of the Church property.

General Fund: This fund is used for expenses incurred in the day to day running of the Church.

Development Fund: The Trustees run this fund to develop both the church internally and externally in the wider community.

Manse Fund: The Trustees have set aside funds to assist with minor maintenance of the manse.

Organ Fund: The Trustees have set aside funds to assist with purchase/maintenance of the Organs/Pianos.

Book of Remembrance Fund: The Trustees have set aside these funds to be used in connection with the Book of Remembrance.

Springfield Cambridge Church of Scotland, Bishopbriggs
Notes forming part of the accounts
for the year ended 31 December 2025

(SC005642)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations				
WFO Scheme (non Gift Aid)	9,167	-	9,167	10,947
Gift Aid Donations	81,824	-	81,824	81,481
Tax Recovered on Gift Aid Dons.	19,264	-	19,264	19,535
Ordinary Offerings (Open plate)	5,396	-	5,396	7,259
Other Offerings, Donations, etc	595	752	1,347	935
	<u>116,246</u>	<u>752</u>	<u>116,998</u>	<u>120,157</u>
4 Analysis of Payments				
<i>Cost of Generating funds</i>				
Offering envelopes	252	nil	252	263
	<u>252</u>	<u>nil</u>	<u>252</u>	<u>263</u>
<i>Charitable Activities</i>				
Giving to Grow	70,721	-	70,721	72,512
Presbytery Dues	3,945	-	3,945	7,876
Minister's expenses	1,963	-	1,963	3,417
Pulpit Supply	500	-	500	500
Council Tax	3,733	-	3,733	3,344
Other Salary Costs	41,622	-	41,622	40,074
Fabric repairs & maint	11,499	-	11,499	5,674
Heat and light	11,867	-	11,867	11,871
Water Charges/Insurance	4,275	-	4,275	3,808
Cleaning Materials	1,586	-	1,586	652
Organ & Piano Maint	296	-	296	457
Printing, Stationery & Telephone	1,177	-	1,177	1,780
Other expenses	208	8,357	8,565	9,109
Bank Account Charges/Card Machine Charges	267	-	267	188
Loan Repayment	nil	nil	nil	4,000
	<u>153,659</u>	<u>8,357</u>	<u>162,016</u>	<u>165,262</u>
<i>Governance Costs</i>				
Independent Examiner's Fee	-	-	-	-
TOTAL	<u>153,911</u>	<u>8,357</u>	<u>162,268</u>	<u>165,262</u>

5 Trustee Remuneration and Related Party Transactions

During the year one Trustee (the Minister) received reimbursement of expenses of £5,696 in respect of council tax, travel and sundry expenses.

A Familial link exists being Trustee Maureen Brown, Church Officer Euan Russell and Deputy Church Officer Mrs Fiona Russell.

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. 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.

7 Collections for Third Parties

	2025	2024
	£	£
Christian Aid	755	1,490
Lodging House Mission	1,060	743
Marys Meals	574	606
U.N.I.C.E.F.	784	791
Poppy Scotland	188	274
East Dunbartonshire Foodbank	661	409
St Rollox (Gift Service)	357	470
Fresh Start		119
B.E.A.T.		119
C.H.A.S.		224
Commonwealth War Graves Commission		50
Church House		185
Scottish Wildlife	50	
Beatson	50	
Scottish Air Ambulance Service	205	
	<u>4,684</u>	<u>5,480</u>

GENERAL FUND BUDGET

	BUDGET 2026		ACTUAL 2025	
	£	£	£	£
INCOME				
Offerings				
WFO Scheme (non Gift Aid)	10,000		9,167	
Gift Aid Donations	70,000		81,724	
Tax on Gift Aid Donations (Including GASDS)	17,500		19,264	
Ordinary Offerings (Open plate)	<u>6,000</u>		<u>5,396</u>	
		103,500		115,551
Other Ordinary General Income				
Contributions from Congregational Organisations	525		525	
Outside Agency Income	<u>20,000</u>		<u>22,829</u>	
		20,525		23,354
Total Ordinary General Income		<u>124,025</u>		<u>138,905</u>
EXPENDITURE				
National Ministry and Mission & Wider Work				
Giving to Grow	74,946		70,721	
Presbytery Dues	<u>4,196</u>		<u>3,945</u>	
		<u>79,142</u>		<u>74,666</u>
Local Staffing Costs				
Ministers Travelling Expenses	2,000		1,294	
Ministers Telephone	700		669	
Pulpit Supply	700		500	
Church Officers/N.E.S.T. (BASIC SALARIES 2026-£18,691)	23,000		22,934	
Deputy Church Officer (BASIC SALARY 2026- £10,484)	10,484		10,690	
Musical Director/Organ Supp (BASIC SALARY 2026-£7,532)	<u>7,532</u>		<u>7,998</u>	
		44,416		44,085
Buildings Costs				
Fabric Repairs & Maintenance	1,700		1,479	
Heating & Lighting	13,000		11,867	
Water Charges	nil		nil	
Insurance	4,403		4,275	
Manse Upkeep/Council Tax	4,000		3,733	
Cleaning Materials	<u>1,600</u>		<u>1,586</u>	
		24,703		22,940
Other Local Costs				
Offering Envelopes	252		252	
Telephone, Printing, Stationery, Photocopying	1,300		1,177	
Organ & Piano Maintenance	300		296	
Bank Account/Card Machine Charges	267		267	
Misc Expenses	<u>500</u>		<u>208</u>	
		2,619		2,200
TOTAL GENERAL EXPENDITURE		150,880		143,891
GENERAL FUND DEFICIT FOR 2025				-4986
BALANCE ON THE GENERAL FUND AS AT 1/1/2025				-2463
BUDGETED DEFICIT FOR 2026				
TRANSFER TO MANSE FUND				-659
TRANSFER FROM FABRIC FUND				8,500
BALANCE ON THE GENERAL FUND AS AT 31/12/2025				392