

St Andrew's High Parish Church
Receipts and Payments
Congregational Reference Number: 030247

	Unrestricted Funds 2025 £	Designated Funds 2025	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>						
Donations	54,824				54,824	56,085
Interest and Investment Income	3,137	578		5,950	9,665	10,137
Fundraising Events: Strawberry Tea, Fete, Burns	7,453				7,453	6,151
	65,414	578	-	5,950	71,942	72,373
Rental of Premises	9,360				9,360	8,010
General Trustees	-				-	-
	9,360				9,360	8,010
<u>Total Receipts</u>	74,774	578	-	5,950	81,302	80,383
<u>Payments</u>						
Charitable activities	70,019			7,920	77,939	79,146
Cost of generating funds	213				213	-
	70,232		-	7,920	78,152	79,146
Surplus(Excess) of						
Year Receipts over Payments	4,542	578	-	(1,970)	3,150	1,237

St Andrew's High Parish Church
Statement of Balances
Congregational Reference Number: 030247

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & Deposit Balances B/FWD plus Guild Fund Balance B/FWD	65,803	5,426		(2,001)	69,228	65,803 733
<u>Movement in Year:</u>						
Surplus / (Excess) of	4,542	578		(1,970)	3,150	1,237
Year Receipts over Payments						
Transfers						
Bank & Deposit Balances C/FWD	70,345	6,004		(3,971)	72,378	67,772
<u>Investments at market value</u>						
			<u>Fund to which asset belongs</u>			
Growth Fund (Glass Scholarship)			Restricted		154,807	143,556
Income Fund (Glass Scholarship)			Restricted		81,803	79,433
(Cost £180,702)					236,610	222,989
<u>Liabilities</u>						
bills due but not paid at year-end ie: utilities			General			

The Accounts were approved by the Kirk Session and Congregational Board on:

Date: 11th March 2026

Hughamine W. H. H. H. Session Clerk

1. Trustees Remuneration and Related Party Transactions

There was no payment given to the trustee who usually attends the minister's grave - Glass Scholarship.

2. Movements in Funds

	As at 01-Jan 2025	Receipts	Payments	Transfers	As at 31-Dec 2025
Unrestricted Funds					
General Fund	2,463	54,824	(70,901)		(13,614)
Guild Fund	733	6	667	72	-
	3,196	54,830	(70,234)	72	(12,136)
Restricted Funds					
Deposit Fund 56	40,850	1,145			41,995
	40,850	1,145			41,995
Endowment Funds					
Glass Scholarship	(2,635)	5,950	(7,920)		(4,605)
	(2,635)	5,950	(7,920)		(4,605)
Total Funds	41,411	61,925	(78,154)		25,254

Purpose of Unrestricted Funds

General Fund, Guild Funds and General Reserves held in 121

Comprises of funds available for general use by the church with no restrictions on purpose or amount.

Purpose of Restricted Funds

Deposit Fund 56

Comprises of funds specifically for the church building and associated repairs. Approval for any incurred expenditure must be obtained from The Presbytery of the Church of Scotland.

Purpose of Endowment Funds

Glass Scholarship Fund

Comprises of funds administered by the church of which the income is used to provide scholarships to the children of church families in further education.

	Unrestricted Funds 2025 £	Designated Funds 2025	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations						
FWO	3,506				3,506	6,982
Income from standing order	32,191				32,191	30,234
Gift Aid – Tax recovered	8,467				8,467	9,113
Open Plate	2,034				2,034	2,564
Coffee Mornings	2,744				2,744	3,397
Glass Scholarship				5,950	6,076	3,928
Other Donations	3,394				3,394	2,197
East Lothian Council - Cooking Club	-				-	-
Food Fund	-				-	-
Growing Young	-				-	500
Millenium Fund	135				135	144
Weddings, Funerals and Joint Service	1,729				1,729	1,050
Flower Fund	64				64	46
Life and Work	-				-	42
Others: films, tea and chat, Cross Reach etc	363				363	-
Sundry: books, penny money etc	197				197	1,808
Total	54,824			5,950	60,774	62,005

4. Analysis of Payments

Cost of generating Funds

FWO envelopes	213	213
Total	213	213

Charitable Activities

Ministries & Mission	35,723	35,723	39,001
Presbytery Dues	738	738	1,179
Ministers Travel	380	380	960
Life and Work	42	42	42
Pulpit Supply	-	-	220
Wages:organist and cleaner	5,866	5,866	4,593
Kitchen incl communion wine	520	520	570
Fabric Repairs & Maintenance	5,911	5,911	3,701
Window Cleaning	280	280	240
Rates	4,000	4,000	3,629
Insurance	2,174	2,174	2,081
Heat and Lighting	6,806	6,806	5,766
Organ and Music Costs	100	100	125
Telephone and Postage	961	961	1,352
Gift Aid Data	75	75	165
Office including printing and stationery	3,121	3,121	2,298
Accountancy	1,400	1,400	1,400
Subscriptions	888	888	888
Christian Copyright Licensing International	834	834	1,240
General Expenses incl Mens Breakfast Club	-	-	120
Glass Scholarship		7,920	7,920
Sundry Expenses including cleaning materials	192	192	374
Donations to Charities	892	892	1,062
Cymerians - Cooking Club	-	-	-
Total	70,901	7,920	78,821

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Minister's stipends and employer's National Insurance, pension and Housing and Loan Fund. This congregation does not pay towards any Housing and Loan Fund.

Minister's stipends are paid in accordance with the National Stipend Scale, which is related to years of service. For the year to 31st December 2025, this congregation has been self-supporting in making the appropriate payments.

APPENDIX

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held as at 31 December (at Cost)		
CofS Deposit 56 (Fabric - 2) Funds	33,339	33,339
	33,339	33,339
Market Value		
CofS Deposit 56 (Fabric - 2) Funds	41,995	40,850
	41,995	40,850
<u>REVENUE ACCOUNT</u>		
Credit Balances held as at 31 December	6,897	5,387
Income on Revenue Account		
Interest	1,249	1,322
CofS Investors Trust Dividend Income	578	578
Total Revenue Income	1,827	1,900
Expenditure on Revenue Account		
Fabric Expenditure	-	-
Total Revenue Expenditure	-	-

St Andrew's High Parish Church Musselburgh
Financial Review and Notes for Financial Statements
For the year ended 31st December 2025

Financial Review:-

Results for the year:

St Andrew's High Parish Church, Musselburgh reports a profit of £3,150 (2024: £1,237 profit), has £69,228 in bank accounts and £41,995 held in Church of Scotland Fabric Funds as at 31st December 2025.

Reserves Policy:

It is the policy of the trustees to hold at least six months' worth of unrestricted expenditure of about £40,000 in General Fund Reserves.

As at 31st December 2025, this target has been met by:

	2025	2024
	£	£
Unrestricted General Funds		
As at 1/1/2025:	54,824	58,744
plus Guild Fund balance b/fwd	<u> </u>	<u>732</u>
As at 31/12/2025	54,824	52,391
plus		
Unrestricted Receipts less Expenditure:	4,542	4,871
plus		
Designated Funds:		
Fabric Fund interest:	1,249	1,322
Endowment Funds:		
Glass Scholarship and Investments	<u>(1,970)</u>	<u>(4,212)</u>
General Fund Reserves:	58,645	65,669

As shown in the balance sheet on page 14, £236,610 is held within Endowment and Restricted Funds which must be used for specific purposes.