The Church of Scotland

Armadale Parish Church of Scotland

ACCRUED (SORP COMPLIANT) ACCOUNTS
FOR YEAR ENDED 31 DECEMBER 2025

Congregation No: 020135

Scottish Charity No: SC000791

Armadale Parish Church of Scotland
Trustees' Annual Report

Year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, 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 effective from 1 January 2019.

Objectives and Activities

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.
Service of worship is normally conducted at 11.15am each Sunday morning and at 6.30pm on the first Sunday of every month. Communion is celebrated three times a year, morning and evening. Special services are conducted for Easter, Christmas, Bereavement and when requested by other groups within the Church.

Achievements and Performance

Armadale Parish Church was begun in 1863 as a mission station by Bathgate Parish Church. It continues to be a thriving, welcoming congregation with an average Sunday worship attendance of around 60 faithful people. During most months, an informal Communion service is held on the first Sunday evening. We also hold special Remembrance services for those in the Parish who have lost loved ones as well as a Blue Christmas service just before Christmas. We observe times of worship in the local nursing home within our boundaries. We have a weekly Thrift Shop, which serves as both fundraising and fellowship for local residents. We host a large and active Girls' Brigade for all age groups, Boys' Brigade Anchors and Juniors, and a Girl Guides chapter, in addition to very involved Guild and Fellowship Groups. We host weekly Zumbini and Messy Play classes for babies and toddlers as well as a monthly Coffee and Chat Group, which has been exceptionally well-attended. On Tuesdays and Wednesdays, the Table Tennis group meets. This developed after Covid as an informal gathering of men, giving them a place to have fellowship of their own. St. Barbara's (formerly Sacred Heart & St Anthony's Armadale), hold Mass and other events in our facilities.

Last year saw the arrival of our Parish Assistant, Yvonne Young, who is with us half-time in accordance with the Presbytery Plan. Yvonne has brought great talent and renewed energy into our collective life, diving into the life of the church by assisting with the Holiday Club in her first week. In addition to taking on periodic pastoral responsibilities, she has also spearheaded the use of technology in worship to use the large television screens in the sanctuary more fully. In August, we hosted our second Holiday Club organized by our Session Clerks. Children from all three of the local primary schools were registered, with an average daily attendance of 27. October was our designated Stewardship month. We explored the elements of Time, Talent, and Money through worship each week, with the elders leading one of the services. We will be considering materials on the Nature of Generosity for the 2026 Stewardship season. In December, we offered our second Nativity Sunday program presented by adults and children from both Armadale and Blackridge Parish Church, with whom we will be united by the end of 2026. We are making good progress on the plans for our significant building project, working toward making our halls fully accessible to those with physical limitations. We are very much looking forward to making our facility as welcoming as our people are.

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Financial Review

The main source of the church income continues to be weekly offerings.

Total incoming resources have reduced by £666 (1%) from £99,973 in 2024 to £99,308 in 2025.

The combined regular offerings and gift aid reclaim for 2025 of £53,227 reflected a reduction of £2,934 (5%) from 2024 level of £56,162. Gift aid reclaim remained at approximately 10% of total annual income.

We were grateful to receive £1,850 in 2025 from the North Merchiston Church of Scotland Fund. This has been allocated towards our building improvement work which will significantly enhance accessibility to our buildings. By removing barriers and improving wheelchair access, these upgrades help us welcome more people and strengthen our mission in the community.

Income allocated to the church accessibility building project fund increased by £5,188 (48%) from £10,721 in 2024 to £15,909 in 2025. This has been further augmented by transfers from other funds totalling £4,863. Total funds allocated to the building project have increased to £155,500 in 2025 from £134,907 in 2024.

Resources expended have reduced by £9,139 (10%) from £87,270 in 2024 to £78,131 in 2025.

In 2025, £39,098 of expenditure was in respect of Giving to Grow contributions. This was a reduction of £4,819 from the 2024 level of £43,917.

In 2025, £6,407 was spent on fabric improvements and maintenance. This was a reduction of £2,595 from the unusually high 2024 level of £9,002. In 2025, £2,040 was spent on essential repointing of church brick work.

No intern costs were incurred in 2025. Summer Intern costs of £1,454 were incurred in 2024.

In summary, Armadale Parish Church funds have increased by £21,177, from £180,863 in 2024 to £202,040 in 2025.

Risk Management

Principal risks faced by the church are reduced attendance, and associated impact on contribution levels, as well as the risk of being unable to get suitable volunteers to provide cover for key roles required to run the church. In 2026 we expect to benefit from our move to the Unitary Constitution model and will also continue to focus on our future strategy for maintaining church membership levels and ensuring financial stability.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' normal policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted funds of £46,540 of which £16,398 had been designated for various church organisations. The remaining balance of £30,142 represents approximately four and a half months expenditure at 2025 levels.

The church also held £155,500 of restricted funds which have been provided for the purposes specified in Note 12.

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Structure, Governance and Management

The congregation is a registered charity, number SC000791 and is administered in accordance with the terms of the Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. The Congregational Board is chaired by the minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. The Kirk Session, which meets six times a year, is responsible for spiritual affairs within the church.

Reference and Administrative Information

Trustees

List of all trustees who served at any time during the year and up to the date of signing the accounts.

Kirk Session

Alexis Brown
Andy Hunter
Andy McAllister
Ann Kerr
Anne Prokipczyn
Betty Prentice
Christine McAllister
Colin Cairns
Duncan Buchanan
Elizabeth Kidd
Fred Winters
George Hall
Grace Harris
Gwen Carse
Helen McKay
Isobel Colquhoun
Isobel Jack
Isobell Mitchell
Janet Clark
Jean Stein
Jimmy Muir
Jonathan Rowney
Karen Tease
Lesley Patterson
Marilyn Simpson
Mark Thirgood
Peter Gray
Rebecca Hislop
Tracy Sinton
Wilma MacFarlane
Rev Julia C Wiley

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Congregational Board Members

Elizabeth Nicklin
Helen Cooper
Jannette McLaughlan
Joe Hislop
Moira Horne
Rena Dunsmore
Tom Dunsmore
William Cooper

Principal Office-bearers

Minister: Rev Julia C Wiley
Session Clerks: Mrs Lesley Patterson and Mrs Marilyn Simpson
Clerk to the Congregational Board: Mrs Ann Kerr
Church Treasurer: Mr Colin Cairns

Principal Office

Armadale Parish Church
Academy Street
ARMADALE
West Lothian
EH48 3JD
Charity No: SC000791

Independent Examiner

Alistair Christie
4 Templeland Road
Corstorphine
Edinburgh
EH12 8RP

Bankers

Royal Bank of Scotland
4 Almondvale South
Livingston
West Lothian
EH54 6NB

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Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

Lesley Patterso [redacted]

Mrs Lesley Patterson, Session Clerk

Date 25/3/26

Armadale Parish Church of Scotland
Independent Examiner's Report to the Trustees of Armadale Parish Church Of Scotland
Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31st December 2025, which are set out in the attached Accrued (SORP compliant) Accounts.

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) (a) to (c) 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 8 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.

Name: Alistair Christie
Chartered Accountant (Retired Member of the Institute of Chartered Accountants of Scotland)

Address:

4 Templeland Road
Corstorphine
Edinburgh
EH12 8RP

Signed: *Alistair Christie* [redacted]

Date: 30 March 2026

Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
Income and Endowments from:									
Donations and legacies	1	£ 62,726.02	£ 1,400.80	£ -	£ 64,126.82	£ 69,703.79	£ 1,277.00	£ -	£ 70,980.79
Charitable activities	2	£ 9,604.60	£ 8,680.00	£ -	£ 18,284.60	£ 9,664.80	£ 8,580.00	£ -	£ 18,244.80
Other trading activities	3	£ 10,655.00	£ -	£ -	£ 10,655.00	£ 9,165.00	£ -	£ -	£ 9,165.00
Investments	4	£ 412.10	£ 5,829.02	£ -	£ 6,241.12	£ 718.43	£ 864.39	£ -	£ 1,582.82
Total Income		£ 83,397.72	£ 15,909.82	£ -	£ 99,307.54	£ 89,252.02	£ 10,721.39	£ -	£ 99,973.41
Expenditure on:	5								
Raising funds		£ 249.53	£ -	£ -	£ 249.53	£ 136.04	£ -	£ -	£ 136.04
Charitable activities		£ 77,376.45	£ 180.00	£ -	£ 77,556.45	£ 86,833.52	£ -	£ -	£ 86,833.52
Governance costs		£ 325.00	£ -	£ -	£ 325.00	£ 300.00	£ -	£ -	£ 300.00
Total expenditure		£ 77,950.98	£ 180.00	£ -	£ 78,130.98	£ 87,269.56	£ -	£ -	£ 87,269.56
Net income/(expenditure) before gains and losses on investments		£ 5,446.74	£ 15,729.82	£ -	£ 21,176.56	£ 1,982.46	£ 10,721.39	£ -	£ 12,703.85
Net gains/(losses) on investments		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net income/(expenditure)		£ 5,446.74	£ 15,729.82	£ -	£ 21,176.56	£ 1,982.46	£ 10,721.39	£ -	£ 12,703.85
Transfers between Funds		-£ 4,863.49	£ 4,863.49	£ -	£ -	-£ 4,185.30	£ 4,185.30	£ -	£ -
Net movement in funds		£ 583.25	£ 20,593.31	£ -	£ 21,176.56	-£ 2,202.84	£ 14,906.69	£ -	£ 12,703.85
Reconciliation of funds:									
Total funds brought forward @ 1st January 2025		£ 45,956.38	£ 134,906.69	£ -	£ 180,863.07	£ 48,159.22	£ 120,000.00	£ -	£ 168,159.22
Total funds carried forward		£ 46,539.63	£ 155,500.00	£ -	**£ 202,039.63**	£ 45,956.38	£ 134,906.69	£ -	£ 180,863.07

Balance Sheet
As at 31 December 2025

	Note	Total Funds 2025		Total Funds 2024	
Current Assets					
Debtors	8	£ -		£ -	
Bank	14	£ 202,732.64		£ 182,438.78	
Cash	14	£ 60.15		£ 50.78	
Total Current Assets		£ 202,792.79		£ 182,489.56	
Liabilities					
Creditors falling due within one year	9	£ 753.16		£ 1,626.49	
Total Current Liabilities		£ 753.16		£ 1,626.49	
Net Assets			**£ 202,039.63**		£ 180,863.07
The funds of the charity:					
Unrestricted Funds	12				
General funds		£ 30,142.06		£ 27,623.84	
Designated funds		£ 16,397.57		£ 18,332.54	
		£ 46,539.63		£ 45,956.38	
Restricted Funds	12	£ 155,500.00		£ 134,906.69	
Total charity funds		£ 202,039.63		£ 180,863.07	
			£ 202,039.63		£ 180,863.07

The accounts were approved by the Kirk Session on 25/03/2025

For and on behalf of the Kirk Session [redacted]

Lesley Patterson Lesley Patterson Session Clerk

Colin Cairns [redacted] Church Treasurer

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
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

Fund accounting
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 with their authority or created through legal processes, but still within the wider objects of the charity.
Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the 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.

Incoming resources
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.
On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Accounting Policies (Continued)

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 as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £3,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Armadale Parish Church Of Scotland 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 resources expended therefore include irrecoverable input VAT.

Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
1 Donations and Legacies [6]								
Church offerings	£ 42,403.56	£ -	£ -	£ 42,403.56	£ 45,443.79	£ -	£ -	£ 45,443.79
Guild offerings	£ 284.50	£ -	£ -	£ 284.50	£ 291.00	£ -	£ -	£ 291.00
Friendship offerings	£ 861.00	£ -	£ -	£ 861.00	£ 868.00	£ -	£ -	£ 868.00
Tax recovered on Gift Aid	£ 9,678.35	£ -	£ -	£ 9,678.35	£ 9,558.86	£ -	£ -	£ 9,558.86
Family Boxes	£ 558.45	£ -	£ -	£ 558.45	£ 1,318.02	£ -	£ -	£ 1,318.02
Other - 10 year plan - Donations	£ -	£ 1,400.80	£ -	£ 1,400.80	£ -	£ 1,277.00	£ -	£ 1,277.00
Other - Bequest - Donations	£ 420.00	£ -	£ -	£ 420.00	£ 2,915.30	£ -	£ -	£ 2,915.30
Other - General fund - Donations	£ 1,327.37	£ -	£ -	£ 1,327.37	£ 2,777.00	£ -	£ -	£ 2,777.00
Other - Friendship group - Donations	£ 628.00	£ -	£ -	£ 628.00	£ 977.15	£ -	£ -	£ 977.15
Other - Friendship group - Outings	£ 2,734.00	£ -	£ -	£ 2,734.00	£ 2,818.00	£ -	£ -	£ 2,818.00
Other - Friendship group - Grants	£ 280.89	£ -	£ -	£ 280.89	£ 518.37	£ -	£ -	£ 518.37
Other - Guild - Grants	£ 300.00	£ -	£ -	£ 300.00	£ -	£ -	£ -	£ -
Other - Guild	£ 494.90	£ -	£ -	£ 494.90	£ 668.30	£ -	£ -	£ 668.30
Other - General fund - Grants	£ 2,755.00	£ -	£ -	£ 2,755.00	£ 1,550.00	£ -	£ -	£ 1,550.00
	£ 62,726.02	£ 1,400.80	£ -	£ 64,126.82	£ 69,703.79	£ 1,277.00	£ -	£ 70,980.79

Income from donations and legacies was £64,127 (2024 £70,981) of which £62,726 was unrestricted (2024 £69,704) and £1401 was restricted (2024 £1,277)

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
2 Incoming Resources from Charitable Activities								
Funerals	£ 1,540.00	£ -	£ -	£ 1,540.00	£ 1,760.00	£ -	£ -	£ 1,760.00
Fundraising activities - 10year plan fund	£ -	£ 8,680.00	£ -	£ 8,680.00	£ -	£ 8,580.00	£ -	£ 8,580.00
Fundraising activities - Friendship Group	£ 615.00	£ -	£ -	£ 615.00	£ 755.00	£ -	£ -	£ 755.00
Fundraising activities - Christmas Fayre	£ 2,025.00	£ -	£ -	£ 2,025.00	£ 2,000.00	£ -	£ -	£ 2,000.00
Thrift Shop	£ 5,064.60	£ -	£ -	£ 5,064.60	£ 5,149.80	£ -	£ -	£ 5,149.80
	£ 9,604.60	£ 8,680.00	£ -	£ 18,284.60	£ 9,664.80	£ 8,580.00	£ -	£ 18,244.80

Income from charitable activities was £18,285 (2024 £18,245) of which £9605 was unrestricted (2024 £9,665) and £8,680 was restricted (2024 £8,580)

Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
3 Income from other trading activities								
Use of Premises	£ 10,655.00	£ -	£ -	£ 10,655.00	£ 9,165.00	£ -	£ -	£ 9,165.00
	£ 10,655.00	£ -	£ -	£ 10,655.00	£ 9,165.00	£ -	£ -	£ 9,165.00
4 Investment Income								
Deposit interest - general reserve	£ 88.43	£ -	£ -	£ 88.43	£ 103.81	£ -	£ -	£ 103.81
Deposit interest - general reserve (trustee account)	£ 266.56	£ -	£ -	£ 266.56	£ 298.05	£ -	£ -	£ 298.05
Deposit interest - 10yr building account (trustee account)	£ -	£ 5,829.02	£ -	£ 5,829.02	£ -	£ 864.39	£ -	£ 864.39
Deposit interest - fabric fund	£ 44.23	£ -	£ -	£ 44.23	£ 51.90	£ -	£ -	£ 51.90
Bank interest - Guild	£ 12.88	£ -	£ -	£ 12.88	£ 14.67	£ -	£ -	£ 14.67
Bank compensation award - Guild	£ -	£ -	£ -	£ -	£ 250.00	£ -	£ -	£ 250.00
	£ 412.10	£ 5,829.02	£ -	£ 6,241.12	£ 718.43	£ 864.39	£ -	£ 1,582.82

Total investment income was £6,241 (2024 £1,583) of which £412 was unrestricted (2024 £718) and £5,829 was restricted (2024 £864).

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
5 Analysis of Expenditure								
Raising Funds								
Offering Envelopes	£ 249.53	£ -	£ -	£ 249.53	£ 136.04	£ -	£ -	£ 136.04
	£ 249.53	£ -	£ -	£ 249.53	£ 136.04	£ -	£ -	£ 136.04
Charitable Activities								
Giving to Grow Allocation	£ 39,098.00	£ -	£ -	£ 39,098.00	£ 43,917.00	£ -	£ -	£ 43,917.00
Presbytery Dues	£ 830.00	£ -	£ -	£ 830.00	£ 811.00	£ -	£ -	£ 811.00
Minister's Expenses	£ 867.46	£ -	£ -	£ 867.46	£ 1,466.73	£ -	£ -	£ 1,466.73
Pulpit Supply	£ 232.00	£ -	£ -	£ 232.00	£ 235.00	£ -	£ -	£ 235.00
Other salary costs	£ 2,880.00	£ -	£ -	£ 2,880.00	£ 2,880.00	£ -	£ -	£ 2,880.00
Fabric Repairs & Maintenance	£ 6,407.12	£ -	£ -	£ 6,407.12	£ 9,001.75	£ -	£ -	£ 9,001.75
Council Tax	£ 1,351.14	£ -	£ -	£ 1,351.14	£ 1,491.69	£ -	£ -	£ 1,491.69
Other Buildings Costs	£ 11,587.82	£ -	£ -	£ 11,587.82	£ 13,005.80	£ -	£ -	£ 13,005.80
Church Office Expenses	£ 4,575.36	£ -	£ -	£ 4,575.36	£ 3,162.67	£ -	£ -	£ 3,162.67
Organ & Music	£ 690.69	£ -	£ -	£ 690.69	£ 1,006.37	£ -	£ -	£ 1,006.37
Other expenses	£ 1,749.01	£ -	£ -	£ 1,749.01	£ 3,927.22	£ -	£ -	£ 3,927.22
Other expenses - Bequest	£ 560.00	£ -	£ -	£ 560.00	£ 490.00	£ -	£ -	£ 490.00
Other expenses - Guild	£ 1,018.75	£ -	£ -	£ 1,018.75	£ 843.00	£ -	£ -	£ 843.00
Other expenses - Friendship group	£ 4,829.10	£ -	£ -	£ 4,829.10	£ 4,508.29	£ -	£ -	£ 4,508.29
Other expenses - 10 year plan	£ -	£ 180.00	£ -	£ 180.00	£ -	£ -	£ -	£ -
Other expenses - Thrift	£ -	£ -	£ -	£ -	£ 37.00	£ -	£ -	£ 37.00
Donations - Friendship Group	£ 600.00	£ -	£ -	£ 600.00	£ 30.00	£ -	£ -	£ 30.00
Donations - Guild	£ 100.00	£ -	£ -	£ 100.00	£ 20.00	£ -	£ -	£ 20.00
	£ 77,376.45	£ 180.00	£ -	£ 77,556.45	£ 86,833.52	£ -	£ -	£ 86,833.52
Governance Costs								
Independent Examiner's Fee - **Creditor**	£ 325.00	£ -	£ -	£ 325.00	£ 300.00	£ -	£ -	£ 300.00
	£ 325.00	£ -	£ -	£ 325.00	£ 300.00	£ -	£ -	£ 300.00
Total	£ 77,950.98	£ 180.00	£ -	£ 78,130.98	£ 87,269.56	£ -	£ -	£ 87,269.56

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Expenditure on charitable activities was £78,131 (2024 £87,270) of which £77,951 was unrestricted (2024 £87,270) and £180 was restricted (2024 £0)

	2025	2024
	£	£
6 Staff costs and numbers		
Salaries and wages	2,880.00	2,880.00
Social security costs	-	-
Total	2,880.00	2,880.00

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	2025	2024
	Number	Number
Ministerial support	0	0
Music staff	1	1
	1	1

No employee had employee benefits in excess of £50,000 (2024 none)

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 Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred totalling £692 (includes ministers' travel expenses).

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £14,536 was donated to the congregation by the trustees.

8 Debtors

	2025	2024
	£	£
	-	-
	-	-

9 Creditors

	2025	2024
	£	£
West Lothian Foodbank	-	127.08
Lyreco Ltd	1.94	-
CofS HIV appeal	-	1,199.41
M Fisher Accounting Services	-	300.00
A Christie Accounting Services	325.00	-
Guild - CofS Guild Membership Fees	297.00	-
Guild - Funds held on behalf of third parties (CofS Build a house project)	129.22	-
	753.16	1,626.49

10 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
Current Assets	30,895.22	16,397.57	155,500.00	-	202,792.79
Current Liabilities	753.16	-	-	-	753.16
Net assets at 31 Dec 2025	30,142.06	16,397.57	155,500.00	-	202,039.63

	General	Designated	Restricted	Endowment	Total
Current Assets	29,250.33	18,332.54	134,906.69	-	182,489.56
Current Liabilities	1,626.49	-	-	-	1,626.49
Net assets at 31 Dec 2024	27,623.84	18,332.54	134,906.69	-	180,863.07

11 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

12 Movements in Funds

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
Restricted funds					
10 year plan fund	134,906.69	15,909.82	-180.00	4,863.49	155,500.00
	134,906.69	15,909.82	-180.00	4,863.49	155,500.00
Unrestricted funds					
Designated Fabric Fund	11,252.60	44.23	-6,407.12	5,064.60	9,954.31
Designated Guild Fund	1,089.68	1,092.28	-1,118.75	-	1,063.21
Designated Friendship Group Fund	5,990.26	5,118.89	-5,429.10	-300.00	5,380.05
General Reserve Fund	22,719.55	354.99	-	-	23,074.54
Thrift Fund	50.00	5,064.60	-	-5,064.60	50.00
General Fund	4,854.29	69,762.73	-64,436.01	-3,163.49	7,017.52
Bequest Fund	-	1,960.00	-560.00	-1,400.00	-
	45,956.38	83,397.72	-77,950.98	-4,863.49	46,539.63
Total funds	180,863.07	99,307.54	-78,130.98	-	202,039.63

	At 1 January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
Restricted funds					
10 year plan fund	120,000.00	10,721.39	-	4,185.30	134,906.69
	120,000.00	10,721.39	-	4,185.30	134,906.69
Unrestricted funds					
Designated Fabric Fund	9,000.00	51.90	-9,001.75	11,202.45	11,252.60
Designated Sunday School Fund (Closed in 2024)	37.61	-	-	-37.61	-
Designated Guild Fund	1,228.71	1,223.97	-863.00	-500.00	1,089.68
Designated Friendship Group Fund	4,792.03	5,936.52	-4,538.29	-200.00	5,990.26
General Reserve Fund	22,317.69	401.86	-	-	22,719.55
Thrift Fund	50.00	5,149.80	-37.00	-5,112.80	50.00
General Fund	10,733.18	71,812.67	-72,339.52	-5,352.04	4,854.29
Bequest Fund	-	4,675.30	-490.00	-4,185.30	-
	48,159.22	89,252.02	-87,269.56	-4,185.30	45,956.38
Total funds	168,159.22	99,973.41	-87,269.56	-	180,863.07

Purposes of Restricted Funds

10yr Plan Fund: This fund is set up for the ongoing strategic refurbishment plans of Armadale Parish Church.

Purposes of Designated Funds

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

Guild Fund: The Trustees have set aside funds for use by the members of the Guild group.

Friendship Group Fund: The Trustees have set aside funds for use by the members of the Friendship group.

13 Collections for Third Parties

	2025	2024
	£	£
Armadale Hut	-	326.00
Super Sunday CofS HIV support	247.61	528.66
Blackridge & Armadale Community Foodbank	-	327.08
Bethany Christian Trust	-	572.52
Connelly School Campus	361.00	-
Water Aid	531.37	-
West Lothian Foodbank	165.10	-
Guild - CofS Build a House project	129.22	-
	1,434.30	1,754.26

14 Cash and Bank position

	31.12.2025	31.12.2024
	£	£
Balance as per RBS statement	38,355.55	38,308.54
RBS Cheques outstanding still to be cashed	- 891.48	- 2,762.58
Church of Scotland Investors' Trust (COSIT) Deposit Fund	158,459.24	139,863.66
Guild fund bank balance	1,431.21	1,039.68
Friendship group balance	5,378.12	5,989.48
Guild cash in hand	58.22	50.00
Friendship cash in hand	1.93	0.78
Creditors	- 326.94	- 1,626.49
Creditors - Guild	- 426.22	-
	202,039.63	180,863.07

Notes forming part of the financial statements
for the year ended 31 December 2025

Balance Sheet position	2025	2024
	£	£
Bank	202,732.64	182,438.78
Cash	60.15	50.78
Debtors	-	-
Creditors	- 753.16	- 1,626.49
	202,039.63	180,863.07

1. RBS account contains an element of the following funds:-
   - 10 year plan fund
   - Fabric fund
   - General reserve fund
   - Bequest fund
   - Thrift shop fund
   - General fund

2. Church of Scotland Investors' Trust (COSIT) Deposit Fund holds an element of the following funds:-

	2025	2024
	£	£
Fabric fund	1,000.00	1,000.00
Building Project	149,193.41	130,864.39
General fund	2,000.00	2,000.00
General reserve fund	6,265.83	5,999.27

3. Separate bank accounts held by the Guild and Friendship group

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

REVENUE ACCOUNT	2025	2024
	£	£
Balance as at 31 December	-	-