Edinburgh: Blackford and Grange Parish

Church of Scotland

Formerly Marchmont St Giles' Parish Church of Scotland

Accounts for the year ended 31 December 2025

Congregation No. 010141

Charity No. SC009338

Blackford and Grange Parish Church of Scotland, Edinburgh SC009338
Trustees' Annual Report
Year ended 31 December 2025

The Trustees present their annual report and financial statements of Blackford and Grange Parish Church of Scotland (the charity) for the year ended 31 December 2025. During 2025 the charity operated as Marchmont St Giles Parish Church of Scotland. The name of the charity changed on 1 January 2026 following the union with Reid Memorial Church. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and 15 and comply with the charity's Deed of Constitution, 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 FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

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.

Achievements and Performance

Worship – services on Sunday morning at 10.30 include a time with the young people after which they leave for activities or Sunday School. On Sundays when there was Communion towards the end of the service, the children would return to participate in this. Various types of Communion are held including the more traditional distribution by Elders to the congregation seated in pews, a round table Communion when the congregation is invited to gather round the table at the front of the Church and a Communion in the side chapel after the service.

Services are live-streamed and available for subsequent playback. This is appreciated by those who are unable to attend in person. Streaming capabilities were augmented during the year with new cameras allowing for more flexibility. The order of service, including the words of the hymns and bible readings, is displayed on large screens. We continue to make use of the hymnbook 'God Welcomes All', featuring hymns that were new to the congregation, in addition to the Church Hymnary.

During the year, traditional services were held at Easter (hand washing on Thursday evening, joint service on Friday evening with the German Speaking Congregation, Taizé service on Saturday evening, Communion service on Easter day), Christian Aid on 11 May, Harvest on 25 October, Remembrance on 9 November (with participation by Beavers, Cubs, Scouts and Explorers based at our halls) and the Christmas services: 9 lessons and carols on 14 December, the longest night service on 20 December, the Nativity involving our children on 21 December, Christingle on Christmas Eve at 4pm, Community carol singing at 11pm followed at 11.30pm by the Watchnight service plus the service on Christmas day.

During the year, joint services were held with the German Speaking Congregation and Reid Memorial. We went to the German Church for joint worship for the Christian Aid Service at the start of Christian Aid week on 11 May, and members of their congregation joined us on

Good Friday (18 April). We held joint services with Reid Memorial most months of the year. Services alternated between the two venues. Elders of both congregations were involved in serving communion during some of the joint services.

Bible study continued during Lent and Advent.

Services – the Church Centre was busy throughout the year with many groups using the halls. Many parties and one-off events were also held there. The café continued to welcome young and old alike. The café also organised a Christmas Market on 6 December which involved afternoon tea, stalls (some run by Church members, some by people from the local community) and activities for children.

Our connection with the local community was enhanced by the introduction of post box toppers on a nearby post box in 2023 and this project continued throughout 2024 and 2025 until the post box was altered so that toppers no longer fitted.

Our pastoral care group continued to visit or make frequent contact with the vulnerable, ill and housebound. Flowers from the Church services are frequently delivered by volunteers to those who are ill or grieving.

The support of the congregation and community of Marchmont St Giles' for FareShare at Richmond Craigmillar was unstinting throughout the year with frequent deliveries from the Marchmont hub and a phenomenal response at Harvest time followed by another very generous collection of toys and clothes at Christmas time for the two primary schools in that neighbourhood.

The Mother and Toddler group has been re-invigorated and relaunched as 'Butterflies Baby and Toddler Group' during 2024 under new guidance and has gone from strength to strength during 2025. A more formal structure includes story time.

A holiday club was held during the summer holidays jointly with the Family Worker from Newington Trinity. It was for one week during the mornings and involved fun activities, games, crafts and storytelling. It was open to primary age children and was well attended by those in the local community. Members of the congregation volunteered, and the Minister, Administrator and Summer Intern provided much needed support. A grant from Presbytery supported the work of the Summer Intern, and monies received from the North Merchiston Fund were used to provide materials and activities for the event.

Fellowship – Our café is greatly appreciated, especially by the patrons of Butterflies Plus, our lunch for the over 60s on a Tuesday between September and June. Butterflies Plus also puts on a Christmas lunch which is open to everyone.

The Church website, the Church magazine, The Shuttle, and a presence on social media provided useful opportunities to maintain contacts with the congregation and wider community.

During the Edinburgh Festival, a series of afternoon concerts were held in the Church as part of the Fringe programme. There was no charge for admission, but donations were received. Performers and members of the audience were able to have lunch or a snack and a drink in the café either before or after the events. During 2025 we received generous support for these concerts from the Grange Association which enabled our costs to be covered and allowed the full amount of donations received to be returned to the performers.

We are grateful for the continued support of the many volunteers who give of their time and talents to promote the activities and service of our Church to our community and beyond.

Presbytery Plan

Representatives from Marchmont St Giles met with representatives from other congregations with a view to implementing the Presbytery Plan. The proposal within the 2022 Presbytery Plan was for Marchmont St Giles, St Catherine's Argyle and Morningside United to be served by one full time Minister of Word and Sacrament. The Kirk Session and congregation voted for a union with St Catherine's Argyle, but this did not proceed. At the direction of Presbytery, constructive conversations were held with representatives from Reid Memorial. A union was agreed during 2025: the Kirk Sessions voting separately on 3 June in favour of a union and the congregations voting on 7 September were also in favour of the union. The start date of 1 January 2026 was agreed. The united charge is to be known as Blackford and Grange Parish Church.

During 2025, two joint Kirk Session meetings were held to plan for the future. Two working groups were set up, with members from each Kirk Session, one to agree a vision/mission statement and the other to map out all the items and tasks that needed to be in place at the point of union and in the longer term.

The agreed mission statement:

"Serving the community and welcoming all"

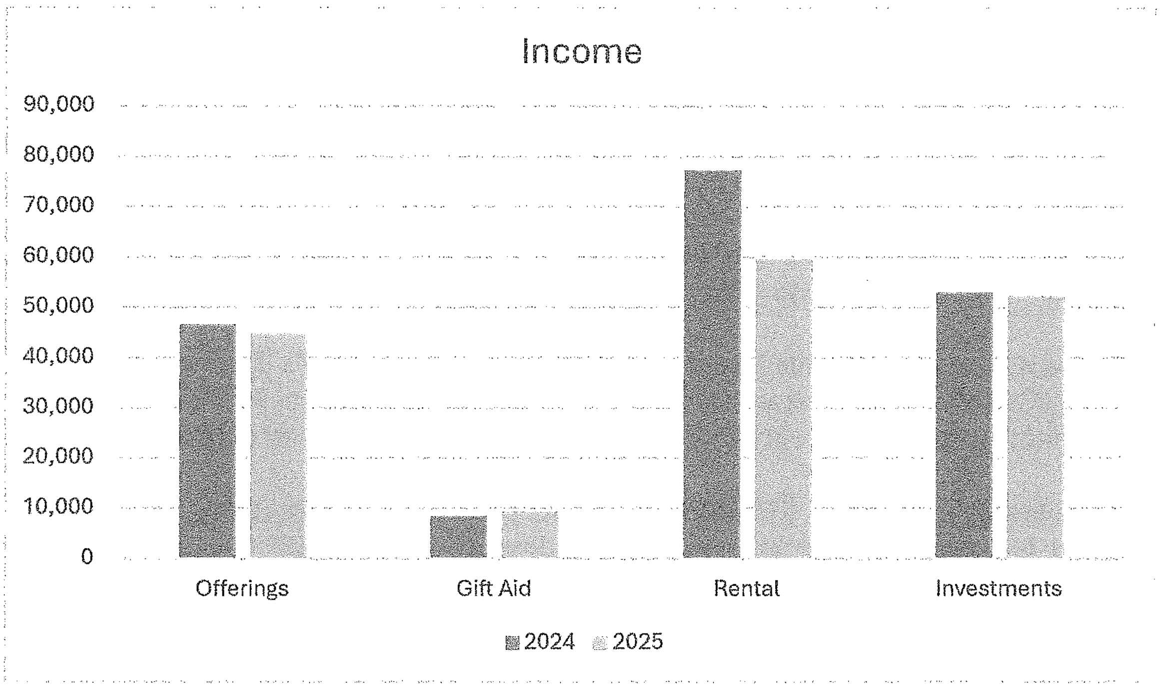
- We are an inclusive Christian church community, reaching out to everyone with love, hope and compassion. We aim to show God's love and proclaim the Good News of Jesus Christ.
- We aim to provide a welcoming, supportive and connecting space for the community.
- We aim to inspire people to explore and grow their faith.
- We encourage all to come, worship and share friendship.

Financial Review
Our financial aim is to have our income either equal or exceed expenditure. During 2025 our expenditure exceeded our income, largely because of the cost of a new boiler. The result was an excess of expenditure over income for the year of £38,549 (2024 – a deficit of £69,732). There was an increase in the value of our investments of £89,770 (2024 – an increase of £86,409). The net surplus amounted to £51,221, compared with a deficit of £350,611 in 2024.

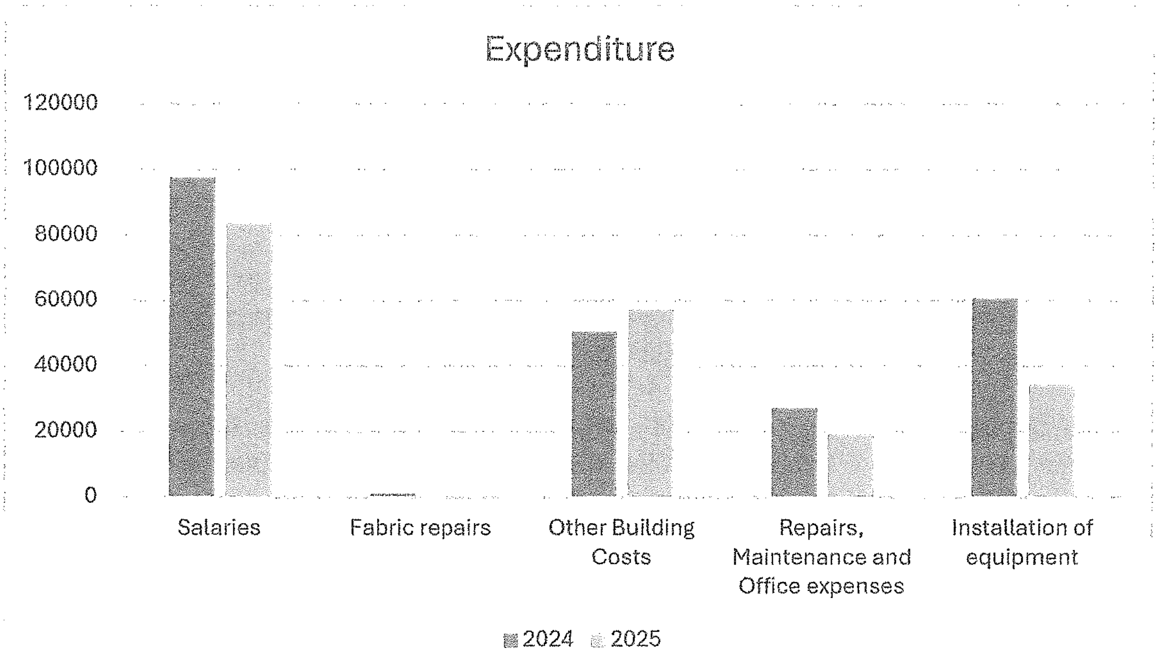
Our principal sources of income in 2025 were: offerings, Gift Aid reclaim, grants and legacies (39% of the total income); use of church premises and café (38%); investment income (19%); and other income (including receipts from general trustees) (4%).

Offerings in 2025 fell by £1,799 (4%) (2024 – £5,499 decrease (11%)). Tax recovered on Gift Aid payments increased by £906 (10%) (2024 – £10,857 decrease (56%) but the fall was due to a change in 2023 in the basis of accounting for this income). Income from use of the church premises decreased by £17,618 (25%) in 2025 (2024 – £1,252 increase (2%)).

Investment income decreased from £53,723 in 2024 to £52,452 in 2025 a decrease of 2 % (2024 – increase of 16%).



We spent £83,712 on salaries for our employees, £13,890 less than in 2024 (£97,602, 17%). The decrease was partly due to not having an Intergenerational Worker and outsourcing the cleaning of part of the premises. We spent £0 on fabric repairs and maintenance in 2025 (2024 - £995). Other building costs, including the cost of heating, lighting and insurance, increased by £6,817, an increase of 14% (2024 - £9,884 increase). We spent £19,138 on repairs, maintenance and office expenses in 2025, a decrease of £8,115 (2024 - £27,253). We spent £34,399 on installation of equipment in 2025 – a new boiler and associated costs, but this was much less than the lighting and sound projects in 2024 (£60,592) – a decrease of £26,193.



Our free will offerings and other donations allow us to support our expenditure. We employ seven people to support the running of a café and the significant outreach it provides and run a centre that brings hundreds of people into our premises each week. We not only support the maintenance costs of our own minister but contribute towards those of other ministers in less well-off parishes. In addition, we maintain our beautiful church and church centre for future generations and make donations to other charities.

As noted above, the market value of our Church of Scotland Investor's Trust Units rose by £89,770 in 2025 (2024 – an increase in value of £84,353). The value on 31 December is for accounting purposes and would only be realised if we sold the investments at that date.

While we have significant funds which ensure that our underlying finances remain sound, over 99% is held in property, silver and investments, leaving only a small amount of readily accessible funds. We rely on the income from the Church of Scotland Units to support our expenditure.

Investment Policy and Performance
Investments are held in order to provide an income stream from dividends received. All of our investments are held in the Church of Scotland Investors Trust, deemed to be low risk. About 40% by value of our investment is held in the Income Fund and 60% in the Growth Fund. If large legacies are received, they are invested in the Church of Scotland Investors Trust until they are utilised.

Risk Management

There is a risk associated with a large deficit which could occur as the result of lower income and/or increased costs. The Trustees are aware that one of the principal risks is an aging congregation. One of the associated risks is a negative impact on ordinary offerings. Members of the congregation are encouraged to ensure that they sign up to the Gift Aid scheme and everyone is asked to review their offerings annually as well as being thanked for their contributions. It would be prudent to diversify income sources (at present offerings, donations, rental income, dividend income and café income) by applying for grants or fundraising to allow improvements to the church and church halls to go ahead. Expenditure is strictly controlled, and the Trustees receive regular updates on the latest financial position.

There is a risk of a reduction in the value of investments held. This risk depends on the financial markets. Any surplus in funds or large legacies are invested in the Church of Scotland Investors Trusts that are designed to protect and/or grow capital and generate income.

Succession planning is also potentially difficult given the ageing congregation and the possibility of future membership reducing. It is important to encourage and nurture new talent and to persuade individuals to donate what they can of their time and talents. There needs to be missional work across all age groups to encourage broadening of membership and increased participation. The Trustees hope to appoint an Under 25s Worker to build upon this and other initiatives. Succession planning may include unions with other congregations.

It is possible that any adverse publicity would affect the ability of the Church to deliver its stated aims, such as outreach.

There is a robust governance structure, at congregational, Presbytery and national church levels. A safeguarding officer has been appointed and there is a small safeguarding panel. Training for Trustees and other persons is carried out as required and updated every three years. Use is made of centrally provided resources.

There might be a risk of another pandemic. All lessons and skills learnt (for example online streaming of services) during the Covid pandemic need to be updated and reviewed on a regular basis.

The website and the online offerings (such as Bible study) should be regularly updated. Websites require constant maintenance to be appealing and useful and must contain relevant information in a readily accessible format.

Blackford and Grange Parish Church of Scotland, Edinburgh SC009338
Trustees' Annual Report
Year ended 31 December 2025
Reserve Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' aim for expenditure not to exceed income in any given year, but to hold reserves in case of a deficit.

At the year end, the Church held unrestricted funds of £2,155,109 of which £1,582,788 was held in designated funds (made up of Fabric Fund £789,032; Family and Children's Worker Fund £10,498; Hall Development Phase II Fund £177,148: and Asset Fund £620,509). The remaining balance of £557,926 represents about two years of expenditure.
The Church also held £89,569 of restricted funds which have been provided for the purposes specified in note 15.

The Trustees can also approve capital expenditure for exceptional items and to cover any shortfall between normal annual expenditure against these funds.

Planning for the future
We are planning for the future, following the union of Marchmont St Giles with Reid Memorial including ways in which to engage with the wider community, within the context of the changes envisaged under the Presbytery plan. Blackford and Grange aspires to be an inclusive church, reaching out to the whole community in faith. We look forward to all of the possibilities that the future brings following the union of the two congregations. We are excited to be able to deliver a Ministry to families and children, the elderly of the Parish and to the students of Napier and Edinburgh Universities in the Parish.

Structure, Governance and Management
The Congregation is a registered charity, number SC009338 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Act and Regulations of the General Assembly of the Church of Scotland. The name of the charity changed in January 2026 when the union of Marchmont St Giles and Reid Memorial took place to form Blackford and Grange Parish Church. The charity number (SC009338) previously associated with Marchmont St Giles is now used for the new entity.

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 appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session is chaired by the minister and meets at least six times in a year. The Session has agreed a set of Standing Orders to which it adheres to regulate its business. The Session is organised in a committee structure. The Session decides the number of committees (and teams within committees) and specifies their remits and duties. The committees in 2025 were: Business, Fellowship and Pastoral Care, and Finance. The Kirk Session also oversees activities in the areas of Christian Education, Mission and Outreach, Stewardship, and Facilities Management and Development.

The Business Committee comprises only of elders. Other committees comprise elders and other members of the congregation. Normally the number of congregational members on any committee does not exceed the number of elders. Each committee meets and then reports to

Session at least twice a year. The committees examine subjects in their remit that they feel require attention or review. The results of their deliberations are reported to Session with recommendations for action. Except to the extent that any committee's remit includes delegated powers, recommendations or decisions of committees should not be implemented until approved by Session.

Certain responsibilities are delegated to the Finance Committee.

Reference and Administrative Information

Trustees

The Trustees who served during the year were:

Rev Dr K K Campbell	Mr C Clark*	Mrs J M McCraw
Mrs I Almand	Mrs E Dickson	Mr A H C Mitchell (O 22/06/25)
Mr B Anderson	Mrs L Farrer*	Dr F R Naylor
Mrs M J Anderson (R 31/12/25)	Mrs S Ho	Ms S Percival*
Mrs T Anderson	Mr F G K Hoehnke	Mrs J C C Smith (R 24/11/25)
Miss L K Bain	Mr I G Jeffrey (R 31/12/25)	Mr C Stewart
Mr D C M Beattie	Mrs L Mackenzie	Mr A D Wake (died 09/02/25)
Mrs D M E Beattie	Mrs M Mackinnon-Rae	Mrs J M Wake
Ms E Browne*	Mr J Mair (R 31/12/25)	Mrs J Wareham
Prof H Chalmers	Mrs C Mair (R 31/12/25)	Mrs L Wood*
Ms E Clark*	Miss A MacLeod*	

R= retired O= ordained

Trustees* were members of the Kirk Session of Reid Memorial Church before the union and became Trustees of the Edinburgh Blackford and Grange Parish Church of Scotland at the date of union.

Principal Office-bearers

Minister: Rev Dr K K Campbell
Session Clerk: Mr D C M Beattie
Church Treasurers: Mrs J Smeaton (appointed 20/01/26) and Mrs J M McCraw

Principal Office

3 Kilgraston Road
Edinburgh
EH9 2DW

Charity No: SC009338
Congregation Reference No: 010141 (previously 010062)

Independent Examiner

Sarah Hollis, Chartered Accountant
Hollis Accounting Limited
3 Melville Crescent
Edinburgh
EH3 7HW

Banker

Bank of Scotland plc
426 Morningside Road
Edinburgh
EH10 5QF

Blackford and Grange Parish Church of Scotland, Edinburgh SC009338
Trustees' Annual Report
Year ended 31 December 2025
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 income and expenditure 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 methods 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,

Session Clerk

Date: 29.3.26

Independent Examiner's Report to the Trustees of Edinburgh: Blackford and Grange Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 12 to 24.

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 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 of 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 accounts records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of 2006 Accounts Regulations (as amended), and
   - To prepare accounts which accord with the accounting recording 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.

Sarah Hollis

Sarah Hollis
Chartered Accountant
Hollis Accounting Limited
3 Melville Crescent
Edinburgh
EH3 7HW

Date 30/ 3/ 26

Edinburgh: Blackford and Grange Parish Church of Scotland SC009338
Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	1	106,760	330	107,090	79,555	316	79,871
Charitable activities	2	1,104	0	1,104	700	0	700
Rental and café	3	105,992	0	105,992	121,241	0	121,241
Investments	4	50,855	1,597	52,452	52,126	1,597	53,723
Other	5	9,996	0	9,996	11,727	0	11,727
		274,707	1,927	276,634	265,349	1,913	267,262
Expenditure on:	6						
Raising funds		327	0	327	160	0	160
Charitable activities		310,177	4,679	314,856	332,758	4,076	336,834
Total expenditure		310,504	4,679	315,183	332,918	4,076	336,994
Net income/expenditure before gains and losses on investments and revaluation		-35,797	-2,752	-38,549	-67,569	-2,163	-69,732
Net gains/losses on investments	10	83,856	5,914	89,770	79,903	6,506	86,409
Revaluation of fixed assets		0	0	0	-367,288	0	-367,288
		83,856	5,914	89,770	-287,385	6,506	-280,879
Net income/expenditure		48,059	3,162	51,221	-354,954	4,343	-350,611
Transfers between funds	15	-2,578	2,578	0	4,016	-4,016	0
Net movement in funds		45,481	5,740	51,221	-350,938	327	-350,611
Reconciliation of funds:							
Total funds brought forward		2,109,628	83,829	2,193,457	2,460,566	83,502	2,544,068
Total funds carried forward		2,155,109	89,569	2,244,678	2,109,628	83,829	2,193,457

Edinburgh: Blackford and Grange Parish Church of Scotland SC009338
Balance Sheet
At 31 December 2025

		2025			2024		
		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	Note	£	£	£	£	£	£
Fixed Assets							
Tangible assets	9	620,510	0	620,510	620,510	0	620,510
Investments	10	1,528,726	81,376	1,610,101	1,444,871	75,462	1,520,333
Total Fixed Assets		2,149,236	81,376	2,230,611	2,065,381	75,462	2,140,843
Café stock		726	0	726	1,286	0	1,286
Debtors	11	8,146	375	8,521	4,214	375	4,589
Cash at bank and on hand		8,067	7,816	15,883	46,931	7,992	54,923
Total Current Assets		16,939	8,191	25,130	52,431	8,367	60,798
Liabilities							
Creditors falling due within one year	12	11,064	0	11,064	8,185	0	8,185
Net Current Assets		5,875	8,191	14,066	44,246	8,367	52,613
Net Assets	13	2,155,109	89,569	2,244,678	2,109,627	83,829	2,193,456
The funds of the charity:	15						
Restricted income funds		0	89,569	89,569	0	83,829	83,829
Unrestricted income funds		2,155,109	0	2,155,109	2,109,628	0	2,109,628
Total charity funds		2,155,109	89,569	2,244,678	2,109,628	83,829	2,193,457

The accounts were approved by the trustees on 24-02-26 and signed on their behalf by:

Session Clerk

Jessica [illegible] Treasurer

Edinburgh: Blackford and Grange Parish Church of Scotland SC009338
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 the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102), the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS102, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS102. The Trustees consider that there are no material uncertanties about the charity's ability to continue as a going concern.

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
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.

Income
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, time volunteered by members of the congregation 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.

Grants
Grants are recognised within income when there is reasonable assurance that the charity will comply with the conditions attaching to them and that the grants will be received.

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.

Pensions

Employees of the charity are entitled to join a defined contribution pension scheme under auto enrolment. Payments to the defined contribution pension plan are recognised as an expense when the employees have rendered service entitling them to the contributions.

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, the former two vested in the Church of Scotland General Trustees. The manse is owned by the congregation. 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.

Tangible fixed assets are defined as:

- anything with a cost value of greater than £5,000
- all silver regardless of whether an individual item is valued at less than £5,000 (our silver is listed in the All Risks section of our insurance policy).

Tangible fixed assets, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Buildings, silver, organ:	no depreciation as they are expected to maintain or increase in value between the start and end of each year.
Furniture & kitchen equipment	10 years
Office equipment	5 years

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

Blackford and Grange 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 resources expended therefore include irrecoverable input VAT.

Edinburgh: Blackford and Grange Parish Church of Scotland SC009338
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025
1 Donations and Legacies	£	£	£
Offerings	44,507	230	44,737
Tax recovered on Gift Aid	9,331	0	9,331
Legacies	42,305	0	42,305
Go for It grant	0	0	0
Other grants	10,462	0	10,462
Other income	155	100	255
	106,760	330	107,090

	2024	2024	2024
	£	£	£
Offerings	46,536	0	46,536
Tax recovered on Gift Aid	8,425	0	8,425
Legacies	3,000	0	3,000
Go for It grant	13,333	0	13,333
Other grants	8,019	0	8,019
Other income	242	316	558
	79,555	316	79,871

	2025	2025	2025
2 Income from charitable activities	£	£	£
Weddings and funerals	1,104	0	1,104

	2024	2024	2024
	£	£	£
Weddings and funerals	700	0	700

3 Rental and café income

	Unrestricted Funds	Restricted Funds	Total
	2025	2025	2025
	£	£	£
Rent received for use of Church halls	59,619	0	59,619
Café income (see Note 17)	46,373	0	46,373
	105,992	0	105,992

	2024	2024	2024
	£	£	£
Rent received for use of Church halls	77,237	0	77,237
Café income (see Note 17)	44,004	0	44,004
	121,241	0	121,241

4 Investment income

	2025	2025	2025
	£	£	£
Dividends received	50,603	1,597	52,200
Deposit interest	252	0	252
	50,855	1,597	52,452

	2024	2024	2024
	£	£	£
Dividends received	51,415	1,597	53,012
Deposit interest	711	0	711
	52,126	1,597	53,723

5 Other income

	2025	2025	2025
	£	£	£
Receipts from General Trustees	9,996	0	9,996
	9,996	0	9,996

	2024	2024	2024
	£	£	£
Receipts from General Trustees	11,727	0	11,727
	11,727	0	11,727

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025
6 Analysis of Expenditure	£	£	£
Raising Funds			
Card charges	327	0	327
Charitable Activities			
Giving to Grow Allocation	82,800	0	82,800
Presbytery Dues	2,057	0	2,057
Minister's Expenses	960	0	960
Pulpit Supply	1,400	0	1,400
Other Salary Costs (Note 7)	83,712	0	83,712
Café Expenses (Note 17)	18,745	0	18,745
Fabric Repairs & Maintenance	0	0	0
Council Tax	3,982	0	3,982
Other Buildings Costs	57,302	0	57,302
Repairs, Maintenance and Office Expenses	19,138	0	19,138
Installation of Equipment	34,399	0	34,399
Organ & Music	0	3,264	3,264
Independent Examiner's fee	1,049	0	1,049
Legal and Professional Expenses	0	0	0
Other expenses	4,633	1,415	6,048
	310,177	4,679	314,856
Total	310,504	4,679	315,183

	2024	2024	2024
	£	£	£
Raising Funds			
Card charges	160	0	160
Charitable Activities			
Giving to Grow Allocation	65,286	0	65,286
Presbytery Dues	1,279	0	1,279
Minister's Expenses	960	0	960
Pulpit Supply	859	0	859
Other salary costs (Note 7)	97,602	0	97,602
Café expenses (Note 17)	15,782	0	15,782
Fabric Repairs & Maintenance	995	0	995
Council Tax	3,728	0	3,728
Other Buildings Costs	50,485	0	50,485
Repairs, Maintenance and Office Expenses	27,253	0	27,253
Installation of Equipment	60,592	0	60,592
Organ & Music	0	2,163	2,163
Independent Examiner's fee	985	0	985
Legal and Professional Expenses	600	0	600
Other expenses	6,352	1,913	8,265
	332,758	4,076	336,834
Total	332,918	4,076	336,994

The Trustees consider there is only one charitable activity. Support costs relate wholly to that activity and have therefore not been separately identified.

	2025	2024
	£	£
7 Staff costs and numbers		
Salaries and wages	82,156	95,426
Social security costs	368	521
Other pension costs	1,188	1,655
Total	83,712	97,602

The average number of employees during the year was as follows:

	2025	2024
	No.	No.
Office Administrator	1	1
Organist	1	1
Cleaner	1	1
Church Officer	1	0
Intergenerational Worker	0	1
Café employees	3	2
	7	6

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, stipends ranged between a minimum stipend of £32,433 and a maximum stipend in the fifth and subsequent years' service of £39,856.

Three out of the seven employees were auto-enrolled into a defined contribution pension scheme The other employees were not eligible to join. There were no outstanding contributions at the year end (2024 - £Nil).

No employees in either 2025 or 2024 received employee benefits in excess of £60,000.

8 Trustee remuneration and Related Party Transactic sactions

During the year, five (2024 - four) Trustees received reimbursement of expenses incurred totalling £844 (2024 - £1,002). In addition, The Rev Dr K K Campbell received the following expenses in the year: Council tax £4,320 (2024- £3,728) and travel expenses £960 (2024 - £960).

£10,520 (2024 - £9,760) is recorded as having been donated by Trustees.

9 Tangible Fixed Assets

	Buildings	Organ & Silver	Furniture & Equipment	Total
Cost	£	£	£	£
At 1 January 2025	510,710	109,800	24,343	644,853
Additions	0	0	0	0
Adjustment on revaluation	0	0	0	0
At 31 December 2025	510,710	109,800	24,343	644,853
Accumulated Depreciation				
At 1 January 2025	0	0	24,343	24,343
Charge for year	0	0	0	0
At 31 December 2025	0	0	24,343	24,343
Net Book Value				
At 31 December 2025	510,710	109,800	0	620,510
At 31 December 2024	510,710	109,800	0	620,510

During the year ended 31 December 2024, a valuation of the silver was obtained. In addition, it was considered that the organ has no realisable value. These valuations were incorporated in the accounts for that year.

Cost	£	£	£	£
At 1 January 2024	510,710	477,088	24,343	1,012,141
Additiions	0	0	0	0
Adjustment on revaluation	0	-367,288	0	-367,288
At 31 December 2024	510,710	109,800	24,343	644,853
Accumulated Depreciation				
At 1 January 2024	0	0	24,343	24,343
Charge for year	0	0	0	0
At 31 December 2024	0	0	24,343	24,343
Net Book Value				
At 31 December 2024	510,710	109,800	0	620,510
At 31 December 2023	510,710	477,088	0	987,798

10 Investments

	2025	2024
	£	£
Market value at 1 January 2025	1,520,332	1,483,925
Purchased in year	0	0
Cost of investments sold	0	-47,946
Unrealised gain /(loss) on investments	89,770	84,353
Market value at 31 December 2025	1,610,102	1,520,332
Investments at cost	983,259	983,259
Proceeds of sale	0	50,002
Cost of units sold	0	47,946
Realised gain on sale	0	2,056
Unrealised gain on revaluation of investments	89,770	84,353
Net gain on investments	89,770	86,409

The following investments are held:

143,418 (2024 - 143,418) units in CofS Investors Trust Growth Fun	405,465	405,465
54,731 (2024 - 54,731) units in CofS Investors Trust Income Fund	540,469	540,469
	945,934	945,934

11 Debtors

	2025	2024
	£	£
Debtors and prepayments	8,521	4,589

12 Creditors

	2025 £	2024 £
Creditors, accruals and provisions	11,064	8,185

13 Analysis of Net Assets Among Funds

	Unrestricted/ Designated £ 2025	Restricted £ 2025	Total £ 2025
Fixed Assets	620,510	0	620,510
Investments	1,528,726	81,376	1,610,102
Current Assets	16,939	8,191	25,130
Current Liabilities	-11,064	0	-11,064
Net assets at 31 Dec 2025	2,155,109	89,569	2,244,678

	Unrestricted/ Designated £ 2024	Restricted £ 2024	Total £ 2024
Fixed Assets	620,510	0	620,510
Investments	1,444,871	75,462	1,520,333
Current Assets	52,431	8,367	60,798
Current Liabilities	-8,185	0	-8,185
Net assets at 31 Dec 2023	2,109,627	83,829	2,193,456

14 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.

15 Movements in Funds

	At 1 January 2025	Income	Expenditure	Gains/losses & Transfers	Write-off/ Revaluation	At 31 December 2025
Restricted funds	£	£	£	£	£	£
Choir & Organ Fund	0	146	-3,264	3,118	0	0
Flower Fund	6,288	459	-645	476	0	6,578
Youth Organisations Fund	10,108	190	0	703	0	11,001
Benevolent Fund	62,432	1,133	-770	4,194	0	66,989
Capital Projects	5,000	0	0	0	0	5,000
	83,827	1,928	-4,679	8,492	0	89,569
Unrestricted funds						
General Fund	321,652	233,196	-310,501	31,107	0	275,454
Fabric Fund	721,710	33,704	0	33,618	0	789,032
Reserve Fund	276,401	3,917	0	2,154	0	282,472
Family & Children's Worker Fund	10,498	0	0	0	0	10,498
Hall Development Fund Phase II	158,861	3,888	0	14,399	0	177,148
Asset Fund	620,510	0	0	0	0	620,509
	2,109,630	274,705	-310,501	81,278	0	2,155,109
Total funds	2,193,457	276,634	-315,183	89,770	0	2,244,678

	At 1 January 2024	Income	Expenditure	Gains/losses & Transfers	Write-off/ Revaluation	At 31 December 2024
Restricted funds	£	£	£	£	£	£
Choir & Organ Fund	0	146	-2,163	2,017	0	0
Flower Fund	6,177	445	-858	524	0	6,288
Youth Organisations Fund	9,144	190	0	774	0	10,108
Benevolent Fund	57,741	1,133	-1,056	4,614	0	62,432
Church Organisations	5,439	0	0	-5,439	0	0
Capital Projects	5,000	0	0	0	0	5,000
	83,502	1,914	-4,077	2,490	0	83,829
Unrestricted funds						
General Fund	388,398	225,102	-332,918	41,069	0	321,651
Fabric Fund	663,690	33,717	0	24,303	0	721,710
Reserve Fund	271,831	3,917	0	653	0	276,401
Family & Children's Worker Fund	10,498	0	0	0	0	10,498
Hall Development Fund Phase II	138,353	2,613	0	17,895	0	158,861
Asset Fund	987,798	0	0	0	-367,287	620,510
	2,460,567	265,349	-332,918	83,920	-367,287	2,109,629
Total funds	2,544,069	267,263	-336,996	86,411	-367,287	2,193,457

Purposes of Restricted Funds

Choir & Organ Fund:	This is to pay for organ and choir music, an organist, singers' bursaries and repairs and maintenance of the organ.
Flower Fund:	This is a fund to provide flowers for display during services of worship.
Youth Organisations Fund:	This fund provides support for material and activities for the Church's youth organisations.
Benevolent Fund:	This fund is at the minister's disposal for benevolent purposes e.g. Christmas gifts for needy families in the local area.

15 Movements in Funds (continued)

Church Organisations:	These are the finances of the various Church organisations e.g. The Guild.
Capital Projects:	A legacy was received in 2014 specifying its use on capital projects only.

Purposes of Designated Funds

Fabric Fund:	The Trustees have set aside funds for maintenance of Church property.
Family & Children's Worker Fund:	The Trustees have set aside funds for employing a Youth Worker.
Hall Development Fund:	This fund is to assist with the cost of building Phase II of the Church Centre.
Asset Fund:	This fund is to hold the value of the tangible fixed assets.

Unrestricted and undesignated Funds

General Fund	This is for the general charity income and expenditure.
Reserve Fund:	The Trustees have set aside funds for reserves.

16 Collections for Third Parties

	2025	2024
	£	£
CHAS	840	0
Let your Little Light Shine	0	1,215
	840	1,215

17 Café trading account

	2025	2024
	£	£
Income	46,373	44,004
Purchases	17,150	14,094
Cleaning, repairs etc	0	171
Card charges	523	444
Other expenses	1,072	1,073
	18,745	15,782
	27,628	28,222
Salaries	39,102	32,646
Loss	-11,474	-4,424

The above is an extract of income and expenditure relating to the café operation that has been included in the relevant places in the accounts of the Church.

Edinburgh: Blackford and Grange Parish Church of Scotland SC009338

APPENDIX

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

	2025	2024
	£	£
Revenue Account		
Balance at 31 December 2024	-2,004	-273
Mast Rental - 1 year	12,000	12,000
Interest	37	438
	10,033	12,165
Less: Payment made	9,996	11,727
	37	438
Less: Interest charge	0	-99
Admin fees	-140	-2,343
	-140	-2,442
Balance at 31 December 2025	-103	-2,004