

The Church of Scotland
Blackridge Parish Church of Scotland



2025

Congregation No: 020142

Charity No: SC 006811

Reference and Administrative Information

Charity Name: Blackridge Parish Church of Scotland

Charity Registration Number: SC006811

Congregation Reference No: 020142

Contact Address: Jonathan Rowney
21 Sovereign Court
Armadale
EH48 2TB

Trustees

Kirk Session:- Rev Julia C Wiley, William Montgomery, Alex Middleton, Douglas Forsyth, Sadie Montgomery, Jean Mowitt, Christine Duncan, Sandy Duncan, Fiona Clarke, Aileen Borrowman, Cherry Young, Gordon Jackson

Board Members:- Lesley Craig, Mary Charity, Dorothy Campbell, Lorna Steele, Susan Bulgin, Linda Ferrier, Jane McMillan

Principal Office-bearers

Minister: Rev Julia C Wiley

Parish Assistant: Yvonne Young

Session Clerk: Jean Mowitt

Clerk to the Board: Lesley Craig

Church Treasurer: Jonathan Rowney

Independent Examiner

Name: Claire Carson

Address: 25 Russell Crescent, Bathgate, West Lothian, EH48 2GN

Bankers

Royal Bank of Scotland

Registered Office:

36 St Andrew Square

Edinburgh

EH2 2YB

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session consists of the minister and the elders. The minister is elected by the congregation and inducted by the Presbytery. The elders are chosen from those members of the congregation who are considered to have the appropriate gifts and skills. The elected members of the Congregational Board are members of the congregation who are not elders and who are considered to have the skills and commitment to contribute to the management of the Church: they are elected at the Stated Annual Meeting of the Congregation and serve for three years, when they are eligible for re-election.

Organisational Structure

The minister is Moderator of the Kirk Session, which meets on 4 occasions each year and is responsible for the spiritual affairs of the Church. The Congregational Board is also chaired by the minister and meets on 4 occasions each year: it is responsible for matters relating to finance and property.

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.

Services of Worship - Sunday 09.45am.

End of session school service - 3 per annum.

School Assembly - 6/9 per annum.

The Church is also made available for Coffee Mornings and as a Warm Space.

Stewardship programme - ongoing weekly giving by Congregation to assist in the general maintenance of the Church building.

The activities of the congregation require the generous giving of time, talent and money on the part of members and adherents.

Trustees' Annual Report (continued)

Year ended 31 December 2025

Achievements and Performance

THANK YOU: We are deeply grateful to all office bearers and members for their continued support of, and interest in, the continuing local, national and international work of the Church.

Financial Review

The principal source of income is through Freewill Offerings (Weekly and by Monthly Standing Order), some of which are eligible for Gift Aid -

Unrestricted Ordinary Freewill Offerings decreased this year from £2756 to £2569. Gift Aid donations decreased from £8740 to £8417. Cash received increased from £3755 to £4418.

Stewardship - Funds of £1602 (increased from £1359 last year) have been raised through Additional Ordinary Freewill Offerings (£589) and Gift Aid donations (£1013). These funds are restricted to assist with general repair and maintenance of the Church during the year and as required.

Other general donations totalled £136.

Donations in connections with funerals of £516 were received during the year.

£1850 was received from Presbytery of Edinburgh and West Lothian, in common with all Presbytery churches, to be used for mission purposes. Kirk Session are considering how best to use these funds.

£2374 was received from HMRC for Tax received on Gift Aid.

£150 was received as a donation from Masonic Lodge Blackridge No 1145 to help towards Warm Space activities.

Monthly payments aggregating to £13958 formed the Giving To Grow Contribution to Church of Scotland. This is calculated taking into account our linkage with Armadale Parish Church and the majority of this sum contributes to the cost of our shared ministry team. The remaining portion contributes towards the shared activities, programmes and services provided by the Church of Scotland nationally.

£980 was paid over the year to A Touch of Gas for the gas heaters annual service and two repairs.

£900 was paid to West Lothian Drainage Services to investigate and unblock a kitchen drain.

Over the year, £1252 was paid to Armadale Parish Church as our 2025 contribution towards the Minister's Travel and Other Expenses, and Manse Expenses. This figure was based on an agreed split of costs between the Churches of one-third Blackridge and two-thirds Armadale. This split may be reviewed in the future when it is decided it is necessary.

£3000 net was transferred to the Church bank account from the Church's investments in the Church of Scotland Deposit Fund to help cover our outgoings.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. This has been achieved.

Trustees' Annual Report (continued)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session and 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 and Congregational Board are responsible for keeping proper accounting records which must reflect the financial position of the Church at any given 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 current Regulations for Congregational Finance as approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Jean Mowitt

Jean Mowitt
Session Clerk

Date:- 18 February 2026

Blackridge Parish Church
SC 006811

Independent Examiner's Report to the Trustees of Blackridge Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on the following pages.

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

An 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 seeking 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2025, no matter has come to my attention which gives me reasonable cause to believe that in any material respect:

1. • accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006 (as amended).
 - the accounts do not accord with those records.
 - the statement of account does not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006 (as amended).
2. • to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Claire Carson

Address: 25 Russell Crescent, Bathgate, West Lothian, EH48 2GN

Claire Carson

Date - 21 March 2026

Blackridge Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	18251	1931	-	20182	21141
Activities for Generating Funds -Amazon, Easy		-	-	-	0	0
Bank, Deposit & Growth Fund Interest		34	370	-	404	429
Investment Income (Reinvested)		1195	1364	-	2559	2616
		<u>19480</u>	<u>3665</u>	<u>0</u>	<u>23145</u>	<u>24186</u>
Refund/Goodwill		-	-	-	0	0
Sale of assets		-	-	-	0	0
Sale of investments		-	-	-	0	0
Grants		-	1850	-	1850	0
Transfers from Gen Trustees Rev Acc		-	-	-	0	0
Insurance Claims		-	-	-	0	1090
Other Receipts (Compensation/Refunds)		-	-	-	0	30
<u>Total Receipts</u>		<u>19480</u>	<u>5515</u>	<u>0</u>	<u>24995</u>	<u>25306</u>
	Note					
<u>Payments</u>	4					
Costs of generating funds		157	-	-	157	151
Charitable activities		22358	3114	-	25472	20403
Governance costs						-
<u>Total Payments</u>		<u>22515</u>	<u>3114</u>	<u>0</u>	<u>25629</u>	<u>20554</u>
Excess of Receipts over Payments for the year before transfers		-3035	2401	-	-634	4752
Transfers		-	-	-	0	0
Excess of Receipts over Payments for the year		<u>-3035</u>	<u>2401</u>	<u>0</u>	<u>-634</u>	<u>4752</u>

Blackridge Parish Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances	28714	35260	-	63974	59222
brought forward					
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year before transfers	-3035	2401	-	-634	4752
Net Transfers between Restricted/Unrestricted	-	-	-	0	0
Bank & deposit balances					
carried forward	<u>25679</u>	<u>37661</u>	<u>0</u>	<u>63340</u>	<u>63974</u>

Investments at Market Value

(1761 Growth Fund Units @ £6.88)				12116	11235
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Assets

Gift Aid Receivable	-	-	-	-	-
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Liabilities

Cost of repair not yet billed	-	-	-	-	-
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The accounts were approved by the Kirk Session and Financial Board on 18 February 2026

For and on behalf of the Kirk Session and Financial Board

_____ **Jean Mowitt** _____ **Session Clerk**

_____ **Jonathan Rowney** _____ **Treasurer**

Blackridge Parish Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	1325	18285	22515	5000	2095
General Purposes	27389	1195	0	-5000	23584
	28714	19480	22515	0	25679
Restricted funds					
General Fund - Repair & Maintenance	1415	2151	2855	0	711
General Fund - Warm Space	1497	150	259	-500	888
General Fund - Mission	0	1850	0	-1500	350
Roof Repair Fund	210	10	0	0	220
General Repair & Maintenance Fund	29073	1159	0	0	30232
Warm Space Fund	3065	160	0	500	3725
Mission Fund	0	35	0	1500	1535
	35260	5515	3114	0	37661
Total Unrestricted/Restricted Funds	63974	24995	25629	0	63340

Purposes of Designated Funds

Fabric Fund: The Trustees have not yet set aside funds for the maintenance of the Church property.

Music Fund: The Trustees have not yet set aside funds for purchase of music resources for use in worship.

Sunday School Fund: The Trustees have not yet set aside funds for use by the Sunday School.

Purposes of Restricted Funds

Roof Fund: This is a fund to help with any roof repairs and this is the balance left from previous upgrades.

General Maintenance Fund: This is a fund to assist with the repairs and maintenance of Church property.

Warm Space Fund: This is a fund to assist with the use of the Church as a Warm Space.

Mission Fund: This is a fund to assist with Church Outreach. It was established with a grant from the Presbytery of Edinburgh and West Lothian from the redesignation of their North Merchiston Fund.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
FWO Scheme (Ordinary = non Gift Aid)	2569	589		3158	3114
Gift Aid Donations	8417	1013		9430	9741
Tax Recovered on Gift Aid Donations	2195	179		2374	3957
Ordinary Offerings (Open Plate)	4418			4418	3755
Other Ordinary Donations	652			652	374
Warm Space Donations		150		150	200
	<u>18251</u>	<u>1931</u>	<u>0</u>	<u>20182</u>	<u>21141</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	<u>157</u>	<u></u>	<u></u>	<u>157</u>	<u>151</u>
	<u>157</u>	<u>0</u>	<u>0</u>	<u>157</u>	<u>151</u>

Charitable activities

Giving To Grow Contribution	13958			13958	9854
Minister's Expenses	50			50	533
Minister's Travel	320			320	320
Manse Expenses	882			882	612
Outreach, Ministry Development	105			105	-
Pulpit Supply	308			308	240
Presbytery Dues	293			293	211
Other Staffing Costs	1560			1560	1560
Fabric Repairs & Maintenance	-	2855		2855	2807
Heat and Light	3101			3101	2173
Insurance	1603			1603	1535
Worship, Organ & Music - audio system	97			97	-
Printing, Stationery and Postage	-			-	-
Warm Space Costs	-	259		259	402
Church Expenses	<u>81</u>	<u></u>	<u></u>	<u>81</u>	<u>156</u>
	<u>22358</u>	<u>3114</u>	<u>0</u>	<u>25472</u>	<u>20403</u>

Other payments

Purchase of assets	-	-	-	-	-
Purchase of investments	-	-	-	-	-

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. Minimum Stipend 2025: £32433; Maximum Stipend in 5th and subsequent years of service: £39856.

6. Collections for Third Parties

	2025 £	2024 £
Blythswood Care	119.00	-
Embrace	52.00	60.00
Bethany Christian Trust	218.51	145.00
Christian Aid	80.00	161.00
Tearfund	96.95	91.00
Poppy Scotland	80.65	100.00
Ken Ross (Church of Scotland Missionary)	60.50	57.50
Ukraine	55.00	42.00
Crossreach	-	167.00
	<u>762.61</u>	<u>823.50</u>

APPENDIX

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

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Market Value of Balances at 31 December 2025		
Growth Fund - 930 units @ £6.88	6398	5934
Income Fund - 252 units @ £11.39	2870	2787
Deposit Fund	<u>2629</u>	<u>2629</u>
Total	<u>11897</u>	<u>11350</u>
<i>Credit Balance at cost</i>	7758	7758
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December 2025	<u>5656</u>	<u>5344</u>
Total funds held on behalf of the congregation	<u>17553</u>	<u>16694</u>