

The Church of Scotland
Bridgeton, St. Francis-in-the-East

Report of the Trustees

and

The Annual Accounts

for the year to

31 December 2025

Congregation No: 161058

Charity No: SC012535

Information

Charity Name: Bridgeton, St. Francis-in-the-East Church of Scotland, Glasgow

Charity Registration Number: SC012535

Congregation Reference No: 161058

Contact Address: 26 Queen Mary Street
Bridgeton
Glasgow G40 3BB

Trustees:

Kirk Session

Mr. W. Arbuckle
Mr A. Collins (from 16/02/25)
Mr G. Collins (from 16/02/25)
Mrs. M. Donaghy
Mr. J. Gibson
Mrs. E. Glassford
Mrs. J. Hughes
Mrs. N. Humphries
Mrs. B. Jennings
Mrs. M. McKenna
Mrs S. McKenna (from 16/02/25)
Mrs. C. Miller (until 16/03/25)
Miss S. Miller (from 16/02/25)
Mr. O. Ndabai
Rev. R. Silver
Mrs. E. Watt

Congregational Board

Mrs. E. Arbuckle (until 22/06/25)
Mrs. S. Barr (until 22/06/25)
Mr R. Humphries (until 22/06/25)
Miss M. Livingstone (until 22/06/25)
Mrs H. Ndabai (until 22/06/25)

Principal Office-bearers

Interim Moderator:
Session Clerk:
Clerk to the Board:
Church Treasurer:

Rev. Robert Silver
Mrs. Barbara Jennings
Mrs. Margaret McKenna (until 22/06/25)
Mr. Duncan C McGhie

Independent Examiner

Mr. Stuart Biggart

Bankers

Royal Bank of Scotland,
Glasgow Parkhead (B) Branch
1304 Duke Street
Glasgow G31 5PZ

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 Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Members of the Congregational Board, elected by the congregation, were trustees until 22 June 2025; when the congregation voted to change from the model constitution to unitary constitution. At this time, the congregational board was disbanded and former board members were no longer trustees.

Organisational Structure

The Kirk Session, which meets five times a year, is responsible for the spiritual and financial affairs within the church. Certain responsibilities are delegated to the Fabric Committee as appropriate.

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. As part of the Church of Scotland Bridgeton, St. Francis-in-the-East Church has a morning service of worship every Sunday. Our activities during the rest of the week are The Guild, Food Bank, Community Café and Charity Shop. In addition to this, we also participate annually in the local World Day of Prayer Service, the Bridgeton Fun Day and in the Armistice Service at Bridgeton Cross. We have services during Holy Week and have weddings and funerals when requested. We are currently in a cluster with 4 other churches, Rutherglen Old, Rutherglen West & Wardlawhill, Fernhill & Cathkin, and Causeway Tollcross Church and are looking at a potential linkage with Causeway in the future. We are also twinned with Newlands South Church. We produce our own quarterly church magazine called "Challenge". We have a church website bridgetonstfrancis.wixsite.com/church, a Facebook page, Twitter page and YouTube channel where we stream our Sunday services.

We participate in Christian Aid Week, organising several fundraising events and special Christian Aid Service, raising money for some of the world's poorest people. We also support Lodging House Mission with several food & monetary collections during the year. Our church has representation on the board of Church House, Bridgeton [SCIO], the Bridgeton Dalmarnock Community Council and the Bridgeton Citizen's Advice Bureau. The church hall has also been rented by external groups and for private functions.

Achievements and Performance

We have continued through the whole of 2025 in vacancy and have been blessed with great locum interim moderator and the ongoing support of a dedicated congregation. The Presbytery Plan process continues to be a long and difficult one, but there is hope of progress going forward and the church in general, and office bearers in particular, continue in prayer, persevering faith and joy.

In February we ordained and admitted to our Kirk Session four of our members, Adam Collins, Graham Collins, Sandra McKenna and Sharon Miller as elders.

Our Foodbank, Community Café and Charity Shop are all going well. These are run by church volunteers and are used by our congregation and the wider Bridgeton community. Our café & shop have been running for 4 years and Foodbank for over 12 years; with the costs of living rising sadly the need for such services in the local area is as much as it ever was.

Our Guild is still going strong thanks to our dedicated group of ladies. They provide fundraising, entertainment and education to our whole church family.

At Easter we had services on Maundy Thursday and Good Friday, in addition to our Sunday services, which were all very well attended.

Our locum Lynne Robertson finished working with us in August. Thankfully, Rev. Robert Silver has covered all pastoral care since and we have had a variety of guest preachers at Sunday services.

During the autumn and winter, we had many events and fundraisers: Harvest Service with food collection and donations for Lodging House Mission and Foodbank, McMillan Coffee Morning, Remembrance Services in church and at Bridgeton Cross with collections for Poppy Scotland, and Christmas Services and Fair. As always, the congregation has shown tremendous support in attendance at these events and generosity to the various charities we help throughout the year.

We began the year with 54 members and ended with 54 members on our communicants roll. We lost 1 member by death and 1 new member joined us. We also have adherents from Africa, China, Ukraine, India and Scotland.

Financial Review - 2025

Yet again, we are looking at a year of continuing uncertainty regarding the future of the Church of Scotland as a whole but also for individual churches such as Bridgeton St Francis in the East.

2025 began with total general funds of £38,523. There was a deficit in the year of £6,605 leaving total funds at the end of the year of £31,918. In addition to these general funds, The Church of Scotland Investors Trust holds investments which, at 31 December 2025, were worth £14,174. At the end of the year, therefore, Bridgeton had total funds available to carry out its future mission of £46,092

During the year there were three things, each of which had a significant impact on Bridgeton's finances.

- The damaging effect of the application of the formula agreed by the General Assembly to assess our contribution to Giving to Grow whilst we were still incurring vacancy costs. In 2025, these two items totalled £23,637 an increase of £9,723 or 70 per cent on the previous year. It should be noted that, in the five years prior to Covid, the average annual contribution to Ministry & Mission was £16,729.
- In 2024, we lost a small number of extremely generous donors. As a result, Planned Giving for 2025 was lower by nearly £7,000 compared with the last year we received a full annual donation from these members. With tax recoverable, the loss was even greater.
- However, the impact of these negative factors was significantly reduced by an extremely generous donation of £10,000 from one of our members. We are all very grateful for this contribution.

General expenditure at £42,838 was higher than in 2024 (£35,296) due mainly to the increases in Giving to Grow and Vacancy costs referred to above.

The General Trustees hold the proceeds of the sale of the manse on our behalf. During the year £18,944 of income was earned on this fund. At the year end the balance in total stood at £452,057. Cumulatively, there is now £53,057 available for specific types on the Church's expenditure.

Looking Forward

It is disappointing to note that there continues to be much uncertainty as to what the future holds for churches like Bridgeton St Francis in the East. As was stated in last year's accounts, it seems that this uncertainty will continue for some time to come.

It is the view of the Trustees that 2026 will not be an easy one in financial terms. It will most likely be another year of deficit. We have been advised that, at £23,496, our Giving to Grow allocation for 2026 will be slightly higher than 2025. This means that the active members have each to contribute over £10 a week to meet this cost. It is hard to see how such requirements can continue to be met in the medium to longer term. The Trustees wonder how many churches face the equivalent level of charges.

The Trustees will continue to raise the issue of how Giving to Grow is assessed in the hope that the church at large will be willing to review the present arrangements and have the courage to arrive at a more equitable approach for all churches, large and small.

It is fortunate that Bridgeton's reserves will be sufficient to cover the likely losses presently envisaged. How long this can continue is difficult to assess.

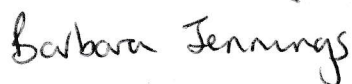
Reserves Policy

During the year, the Trustees agreed to close the Bronze Fund and transfer the balance to the General Fund. It is recommended that the Trustees should keep the level of all funds under constant review and that, if necessary, they be authorised to make transfers between funds to meet the needs which may arise during the year. The purposes of individual funds are detailed in Note 2 to these accounts.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



Session Clerk
Barbara Jennings

Date 8 March, 2026

Bridgeton St Francis-in-the-East
SC012535
Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 – 11.

Respective responsibilities of trustees and examiner:

The charity 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 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 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, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended): and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Mr Stuart Biggart
Address: 30 Laggan Road
Glasgow G43 2SY

Date: 9 March 2026

Receipts and Payments Account

Year Ended 31 December 2025

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
	Note	2025	2025	2025	2024
		£	£	£	£
Receipts					
Donations	3	34523	0	34523	28690
Bank and Deposit Interest		403	0	403	656
Investment Income		54	249	303	273
Grants		0	5000	5000	5000
Rentals		2100	0	2100	1985
Other Income		0	2051	2051	1528
Total Receipts		<u>37080</u>	<u>7300</u>	<u>44380</u>	<u>38132</u>
Payments					
Charitable Activities	4	42838	0	42838	35296
Restricted Funds		0	8148	8148	7600
Total Payments		<u>42838</u>	<u>8148</u>	<u>50986</u>	<u>42896</u>
Excess of Receipts over Payments		<u>-5757</u>	<u>-848</u>	<u>-6605</u>	<u>-4764</u>

Statement of Balances

as at 31 December 2025

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
	Note	2025	2025	2025	2024
		£	£	£	£
Balances brought forward		27678	10844	38523	43287
Excess of Payments over Receipts		<u>-5757</u>	<u>-848</u>	<u>-6605</u>	<u>-4764</u>
Balance carried forward		<u>21921</u>	<u>9996</u>	<u>31918</u>	<u>38523</u>
Investments at Market Value					
(cost - unknown)					
Assets					
Tax Due on Gift Aid Donations	5			<u>5471</u>	<u>4234</u>

The Trustees approved the accounts on 8 March 2026. For and on behalf of the Trustees:

Barbara Jennings

Barbara Jennings
Session Clerk

D. McGhie

Duncan McGhie
Treasurer

The Session Clerk and the Treasurer have signed the master copies of the Accounts. They will be available for inspection at the Annual Congregational Meeting.

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

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

2. Movement in Funds

	As at 1.01.25 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31.12.25 £
Unrestricted Funds					
Congregational					
General Fund	19270	37026	42838	310	13769
Bronze Fund	310	0	0	-310	0
Session General Purposes	<u>1221</u>	<u>54</u>	<u>0</u>	<u>0</u>	<u>1275</u>
Total	20801	37080	42838	0	15044
Designated Fabric Fund	<u>6877</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6877</u>
Total Unrestricted	<u>27678</u>	<u>37080</u>	<u>42838</u>	<u>0</u>	<u>21921</u>
Restricted Funds					
Session Benevolent Fund	6855	249	0	0	7104
The Guild	1563	2051	1728	0	1886
Assistant's Fund	2427	5000	6420	0	1007
Total Restricted	<u>10845</u>	<u>7300</u>	<u>8148</u>	<u>0</u>	<u>9997</u>
Total Funds	<u>38523</u>	<u>44380</u>	<u>50986</u>	<u>0</u>	<u>31918</u>

Purpose of Funds

Unrestricted

Bronze Fund

Session General Purposes

Designated Fabric Fund

- to support the needs of the congregation (closed in 2025)
- to support the needs of the congregation
- to provide for any non-routine maintenance and repair required to maintain the fabric of the church in its present condition

Restricted

Session Benevolent Fund

The Guild Fund

Assistant's Fund

- to provide care for the poor of the parish
- to support the work of the Guild
- to provide administrative assistance to the Church

3 Analysis of Donations

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
WFO Scheme	3871	0	3871	3224
Gift Aid Donations	12384	0	12384	16978
Tax Recovered on Gift Aid Donations	4063	0	4063	4770
Ordinary Offerings	1009	0	1009	318
Other Offerings, Donations etc	<u>13196</u>	<u>0</u>	<u>13196</u>	<u>3400</u>
Total Donations	<u>34523</u>	<u>0</u>	<u>34523</u>	<u>28690</u>

4. Analysis of Payments

	Unrestricted	Restricted	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Charitable Activities				
Ministries & Mission Allocation	22455	0	22455	3821
Presbytery Dues	990	0	990	1381
Minister's Expenses	0	0	0	0
Vacancy Costs	1182	0	1182	10093
Other staffing costs	2120	6420	8540	8200
Routine Fabric Repairs & Maintenance	4342	0	4342	6066
Designated Fabric Fund	0	0	0	0
Other building costs	10326	0	10326	10078
Church Office Expenses	738	0	738	638
Other Expenses	<u>685</u>	<u>1728</u>	<u>2413</u>	<u>2619</u>
Total Expenses	<u>42838</u>	<u>8148</u>	<u>50986</u>	<u>42886</u>

5. Funds held on behalf of the

Congregation by the Church of

Scotland Investors Trust

	2025	2024
	£	£
Growth Fund		
Kirk Session Benevolent Fund	690	690
Kirk Session General Purposes Fund	197	197
Income Fund		
Kirk Session Benevolent Fund	<u>501</u>	<u>501</u>
Total at cost	<u>1388</u>	<u>1388</u>
Market Value	13,523	12590
Revenue Account		
CFF Loan	<u>1,191</u>	<u>1141</u>
Total Investments	<u>14,714</u>	<u>13731</u>
Of which:		
Unrestricted	3,943	3693
Restricted	10,771	10038

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund, which bears the costs of all Ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

7. Collections for Third Parties

	2025	2024
	£	£
Erskine Hospital	141	155
Parkinsons	0	135
Scottish Bible Society	0	90
Lodging House Mission	0	163
Funds Disbursed	<u>141</u>	<u>388</u>

Note

In addition, various amounts were raised with the payment going direct to the charity not through the church bank account.

These were:

	£
Lodging Houe Mission	240
Macmillan Cancer	300
Christian Aid	1000
Poppy Scotland	75
Total	<u>1615</u>

Appendix A

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

Consolidated Fabric Fund

Proceeds from sale of the Manse

	Capital	Revenue	Total
Opening Balance as at 1 January	399,000	34,113	433,113
Income Earned during year	0	18,944	18,944
Amounts withdrawn during year	0	0	0
Closing Balance as at 31 December	<u>399,000</u>	<u>53,057</u>	<u>452,057</u>