

THE CHURCH OF SCOTLAND
BALDERNOCK PARISH CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

CONGREGATION NO. 181176

CHARITY NO. SC006355

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name:	Baldernock Parish Church
Charity Registration Number:	SC006355
Congregation Reference Number:	181176
Contact Address:	20 Thorn Road Bearsden Glasgow G61 4PP
Trustees: B. Atkinson (Appointed 24/8/25) S. Atkinson (Died 11/4/25) M. Bannatyne E. Bell Rev. L. Brennan M. Clark W. Docherty I. Ewing M.Ewing (Resigned 20/6/25) J. Fraser (Appointed 24/8/25) S. Fraser (Appointed 24/8/25) A. Gemmell (Resigned 26/10/25) A. Hazell (Appointed 24/8/25)	M. Hazell J. Marr (Died 6/3/25) L. Napier B. Purdon (Resigned 27/6/25) M. Russell N. Stone (Appointed 24/8/25) H. Thomson
Principal Office-Bearers:	
Minister:	Rev. L. Brennan
Session Clerk:	A. Hazell
Church Treasurer:	Mr. W. Docherty
Independent Examiner:	Mr. John McDade Marshall 11 Netherblane Blanefield G63 9JW
Bankers:	Bank of Scotland 2 Station Road Milngavie G62 8AA

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31ST DECEMBER 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the 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.

The Session Clerk is not an elder.

Organisational Structure

The Kirk Session, which meets regularly during the year, is responsible for spiritual affairs within the Church together with finance and property matters.

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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Baldernock Parish Church exists, as a congregation of the Church of Scotland, for the purpose of reflecting the love of God to all people regardless of belief or membership of the Church, to be a place where any and all may experience God's presence and to be a fellowship which seeks to nourish and sustain its faith through worship, friendship, care and education.

Achievements and Performance

We were delighted to welcome Rev. John MacGregor as our Pastoral Assistant.

To celebrate our 230th Anniversary we held a number of events involving the Church members and the local community including our Big Picnic, a Garden Party, an Art Exhibition and our Coffee Morning.

Plans for the Church Extension moved ahead and we hope to commence building work in the early part of 2026.

YEAR ENDED 31ST DECEMBER 2025

Financial Review

The principal sources of income are Gift Aid donations either weekly, monthly or annually together with weekly Open Plate offerings. Total offerings and donations showed a decrease of £829 for the year. This year we received legacies of NIL (2024-NIL). Overall our total income decreased by £299 (Increase of £1,206 in 2024).

Our overheads increased to £35,030 (£27,935 in 2024).

As a result of the above the Church showed a deficit of £980 (surplus of £89,384 in 2024)

Reserves Policy

It is the Trustees' policy to hold reserves of at least six months expenditure in unrestricted funds. At the year end the Church held unrestricted cash funds of £122,986, investments at market value of £4,847 debtors of £773 and creditors of £3,448. Total unrestricted funds therefore amounted to £125,128. With annual unrestricted expenditure running at £34,418, reserves at 31st December 2025 are in line with the Trustees' policy.

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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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,

A. Hazell
Session Clerk
Date 9th March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

OF BALDERNOCK PARISH CHURCH

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5 to 10.

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.

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

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations 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.

Mr. John McDade Marshall
11 Netherblane
Blanefield
G63 9JW
Date 27th March 2026

BALDERNOCK PARISH CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31ST DECEMBER 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Receipts</u>						
Donations	3	25,554	345	-	25,899	26,728
Activities for Generating Funds		997	-	-	997	1,044
Bank and Deposit Interest		3,855	-	-	3,855	1,365
Investment Income		<u>216</u>	<u>-</u>	<u>583</u>	<u>799</u>	<u>837</u>
		30,622	345	583	31,550	29,974
 Rental and Use of Church and Hall		<u>2,500</u>	<u>-</u>	<u>-</u>	<u>2,500</u>	<u>4,375</u>
<u>Total Receipts</u>		<u>£33,122</u>	<u>345</u>	<u>583</u>	<u>34,050</u>	<u>34,349</u>
 <u>Payments</u>						
Charitable Activities	4	<u>£34,418</u>	<u>400</u>	<u>212</u>	<u>35,030</u>	<u>27,935</u>
<u>Total Payments</u>		<u>£34,418</u>	<u>400</u>	<u>212</u>	<u>35,030</u>	<u>27,935</u>
 Excess of Receipts over Payments for the year						
		£ (1,296)	(55)	371	(980)	6,414
 Sale of Church Hall		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>82,970</u>
		<u>£ (1,296)</u>	<u>(55)</u>	<u>371</u>	<u>(980)</u>	<u>89,384</u>

BALDERNOCK PARISH CHURCH**STATEMENT OF BALANCES****AT 31ST DECEMBER 2025**

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Note					
<u>Bank and Deposit Balances</u>					
Bank and deposit balances brought forward	124,282	135	6,590	131,007	41,623
Movement in year:					
Excess of Receipts over Payments for the year and sale of Church Hall	(1,296)	(55)	371	(980)	89,384
Bank and deposit balances carried forward	£122,986	80	6,961	130,027	131,007
	=====	=====	=====	=====	=====
<u>Investments at Market Value</u> (Cost £11,913)	£ 4,847	-	11,629	16,476	16,057
	=====	=====	=====	=====	=====
<u>Assets</u>					
Debtors	£ 773	-	-	773	931
	=====	=====	=====	=====	=====
<u>Liabilities</u>					
Creditors	£3,448	-	-	3,448	1,972
	=====	=====	=====	=====	=====

The accounts were approved by the Kirk Session on 9th March 2026

For and on behalf of the Kirk Session

A. Hazell

Session Clerk

W. Docherty

Treasurer

BALDERNOCK PARISH CHURCH

NOTES TO THE ACCOUNTS

1. **Trustee Remuneration and Related Party Transactions**

During the year one trustee received reimbursement of expenses amounting to £1,348.

A person related to a trustee had a personal interest in a contract entered into by the charity during the year amounting to £200._

No trustee received any remuneration during the year.

2. **Movement in Funds**

	At 1 st January <u>2025</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	At 31 st December <u>2025</u>
Unrestricted funds					
General Fund	£124,282	33,122	34,418	-	122,986
	=====	=====	=====	=====	=====
Restricted Funds					
Swaziland Fund	£ 135	345	400	-	80
	=====	=====	=====	=====	=====
Endowment funds					
The Helen Brazill Memorial Trust	735	371	-	-	1,106
The Jessie Ure Prize Trust	<u>5,855</u>	<u>212</u>	<u>212</u>	<u>-</u>	<u>5,855</u>
	£ 6,590	583	212	-	6,961
	=====	=====	=====	=====	=====
Total funds	£131,007	34,050	35,030	-	130,027
	=====	=====	=====	=====	=====

Purpose of Restricted Funds

Swaziland Fund: This is a fund to provide for the education of children in Swaziland.

Purposes of Endowment Funds

Income from the Helen Brazill Memorial Trust is to be used for the maintenance and, as and when necessary, the replacement of the organ in the church together with the maintenance and improvement of the musical praise in the church.

Income from the Jessie Ure Prize Trust is to be used for the purchase of prizes to be awarded to young persons.

BALDERNOCK PARISH CHURCH**NOTES TO THE ACCOUNTS (CONT'D)****3. Analysis of Donations**

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Gift Aid Donations	14,053	-	-	14,053	14,635
Tax Recovered on Gift Aid Donations	4,742	-	-	4,742	5,462
Ordinary Offerings (Open Plate)	6,409	-	-	6,409	6,431
Other Offerings, Donations, etc	<u>350</u>	<u>345</u>	<u>-</u>	<u>695</u>	<u>200</u>
	<u>£25,554</u>	<u>345</u>	<u>-</u>	<u>25,899</u>	<u>26,728</u>

4. Analysis of Payments

Charitable activities

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Giving to Grow	20,170	-	-	20,170	14,044
Presbytery Dues	427	-	-	427	-
Minister's Travel Expenses	849	-	-	849	72
Church Telephone	283	-	-	283	221
Fabric Repair & Maintenance	-	-	-	-	(86)
Manse Expenses	724	-	-	724	1,281
Heat and Light	3,115	-	-	3,115	2,523
Insurance	508	-	-	508	308
Organ & Music	2,170	-	-	2,170	1,387
Pastoral Asst Salary & Expenses	2,756	-	-	2,756	-
Printing & Stationery	346	-	-	346	93
Magazines	312	-	-	312	837
Sundry Expenses	548	-	-	548	1,055
Church Cleaning	1,793	-	-	1,793	1,843
Grants	-	400	212	612	738
Pulpit Supply	417	-	-	417	2,359
Minister's Removal	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,260</u>
	<u>£34,418</u>	<u>400</u>	<u>212</u>	<u>35,030</u>	<u>27,935</u>

BALDERNOCK PARISH CHURCH

NOTES TO THE ACCOUNTS(CONT'D)

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 services. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

6. Collections for Third Parties

	<u>2025</u>	<u>2024</u>
Swaziland	345	180
Water Aid	—	<u>379</u>
	£345	559
	==	=====

APPENDIX

The following amounts were held by the Church of Scotland on behalf of the Church at 31st December 2025.

(1) Consolidated Fabric Fund Capital A/C – Deposit Fund		
Opening Balance at 1/1/25		£127,951
<u>Balance at 31/12/25</u>		<u>£127,951</u>
(2) Consolidated Fabric Fund Capital A/C – Income Fund		
Opening Balance at 1/1/25		£174,106
Increase in Value of Income Fund Units		<u>5,196</u>
<u>Balance at 31/12/25</u>		<u>£179,302</u>
(3) Consolidated Fabric Fund Revenue A/C		
Opening Balance at 1/1/25		£2,625
<u>Add:</u> Revenue A/C Interest		383
Deposit Fund Interest		5,657
Income Fund Interest		<u>9,445</u>
		18,110
<u>Less:</u> Property Costs	1,290	
Architect Fees	8,971	
Administration Costs	380	
Planning Application	714	
Building Insurance	<u>1,259</u>	<u>12,614</u>
<u>Balance at 31/12/25</u>		<u>£5,496</u>