

**Church of Scotland
Presbytery of Clyde**

**Report and Financial Statements
For the year ended 31st December 2025**

Charity number: SC 016779

Church of Scotland – Presbytery of Clyde

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Church of Scotland – Presbytery of Clyde

Trustees' Report for the year ended 31st December 2025

The Trustees present their report and the financial statements for the charity for the year ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts at pages 14 and 15 and comply with the provisions of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective 1st January 2019, and the Regulations approved by the General Assembly of The Church of Scotland.

Administrative Information

Charity Name	Church of Scotland – Presbytery of Clyde
Charity Registration Number	SC 016779
Principal Office	The Wynd Centre, 6 School Wynd, Paisley, PA1 2DB

Trustees

The Trustees of the Presbytery comprise all Ministers and members of the Diaconate in the Presbytery, one Representative Elder from each Kirk Session within the bounds, and Additional Elders appointed by Presbytery, the number of Additional Elders to be such that the total number of Elders does not exceed the number of Ministers. Corresponding Members (a category which includes Readers and Probationers) are not Trustees of the Presbytery. A full list of Trustees in the period since 1st January 2025 is set out at the end of these financial statements.

Office Bearers

Rev Christine Goldie	Moderator	Retired 16 th September 2025
Rev Mhairi Breingan	Moderator	Appointed 16 th September 2025
Rev Robert A Hamilton	Presbytery Clerk	
Mr Ian W Steven CA	Treasurer	

Independent Examiner

James N Gibson MA CA 44 Aytoun Road, Pollokshields, Glasgow, G41 5HN

Bankers

The Royal Bank of Scotland plc 1 Moncrieff Street, Paisley, PA3 2AW

Solicitors

The Church of Scotland Law Department 121 George Street, Edinburgh, EH2 4YN

Investment Managers

The Church of Scotland Investors Trust 121 George Street, Edinburgh, EH2 4YN

Church of Scotland – Presbytery of Clyde

Trustees' Report (cont'd) for the year ended 31st December 2025

Structure, Governance and Management

Governing Document and Organisational Structure

The Church of Scotland, part of the one Holy, Catholic and Apostolic Church, is the National Church in Scotland, recognised by the State but independent in spiritual matters. In one sense, its constitution cannot be written down in precise terms, as the Church has been built up stage by stage, 'upon the foundation of the apostles, Jesus Christ Himself being the chief corner-stone'. In another sense, the Church's constitution may be said to be set out in certain important instruments. These are the 'Articles Declaratory of the Constitution of the Church of Scotland in Spiritual Matters' (1921), the 'Act Anent Spiritual Independence of the Church' (1906) and the 'Act of Union' (1929).

The distinctive feature of the Presbyterian system is that the Church's authority, received from the Lord Jesus Christ, is vested in the Church Courts and not in individuals. It is a conciliar system, in which legislative, judicial and administrative decisions, and supervisory actions, are taken corporately.

The supreme court is the General Assembly, which legislates for the whole Church. The next highest court is Presbytery. The Presbytery is a regional tier of the Church of Scotland responsible for a number of parishes, served by congregations. Presbytery itself has overall responsibility for all its affairs although it delegates specific areas of responsibility to a number of committees who report direct to Presbytery. Presbytery relies heavily on the work of unpaid volunteers and we pay tribute to the many men and women who devote countless hours to the work of Presbytery.

Related Parties

Presbytery is related in the manner described above to the Church of Scotland.

Appointment of Trustees

Each congregation in the Presbytery is represented by the Minister and one Elder. Additional Elders are appointed to meet the needs of Presbytery. In relation to the Office Bearers, the Moderator, Clerk, Convener of the Business Committee and the Treasurer are appointed by the Presbytery.

Trustee Induction and Training

Trustees and Office Bearers are asked to familiarise themselves with their duties and responsibilities once appointed and to familiarise themselves with Presbytery Standing Orders. Occasional training is provided to new Elders as members of the court and with respect to areas such as data protection and safeguarding.

Church of Scotland – Presbytery of Clyde

Trustees' Report (cont'd) for the year ended 31st December 2025

Objectives and Activities

The Presbytery of Clyde is responsible for the superintendence of the congregations of the Church of Scotland within its bounds as provided for in the Acts of the General Assembly of the Church of Scotland.

The main objects for the year were:

- To offer Christian worship, fellowship, instruction, mission and service.
- To labour for the advancement of the Kingdom of God throughout the world.
- To bring the ordinances of religion to the people in every parish of the Presbytery of Clyde through a territorial ministry.

The strategy for achieving these objectives was to maintain worshipping and witnessing communities throughout the Presbytery.

The significant activities undertaken to contribute to achieving these objectives were overseeing the provision of public worship and of Christian education, mission and service within our parishes and beyond.

Grant Making Policy

Grants are made from the funds held by the Presbytery in accordance with the specific terms attaching to each fund as Presbytery may decide.

Achievements and Performance

At its inception as a Presbytery on 1st August 2020, Clyde faced a number of challenges. There were two major ones. The first was the negotiating of the Presbytery Plan and the second was the coming together of two quite different Presbyteries – the Presbytery of Dumbarton and the Presbytery of Greenock and Paisley. Each one of these tasks on their own was a big enough undertaking and the immensity of the task of dealing with both at the same time was somewhat overwhelming for the Presbyteries, congregations and individuals involved. The immensity along with the intensity and sensitivity of all that was involved was added to by lockdown and the constraints that it brought.

Thankfully the Presbytery and its constituent congregations are well down the road of implementing the plan with a whole number of readjustments having been carried out, seeing, as a result, a whole number of ministries starting with vacancies being filled. Younger ministers and newer ministries build on the experience of those already in the Presbytery who have given and continue to give so much to the life of Clyde and its congregations. The following tables provide a summary of work done in 2025 and in the previous 2 years and shows the progress with the implementation of the Presbytery Mission Plan built over the last 2 years in particular

Church of Scotland – Presbytery of Clyde

Trustees' Report (cont'd) for the year ended 31st December 2025

2025

Inductions	7
Ordinations	2
Unions	7
Linkages	2

2023:

Inductions	0
Ordinations	2
Unions	0
Linkages	0

2024:

Inductions	3
Ordinations	2
Unions	9
Linkages	1

It has been a joy seeing new beginnings for congregations and ministers – for ministers coming into the Presbytery and those already a part of Clyde who have embraced change where they are. These new beginnings undoubtedly bring new opportunities ensuring that the Plan is truly a “Mission Plan” – mission in of its many shapes and forms seen in the ideas leading to projects supported locally and by the Presbytery Mission Fund and the Seeds for Growth Fund. There is, however, a recognition that there is so much more potential for congregations to tap into these funds especially the Presbytery fund. Presbytery is actively looking through a review of the fund to see how more congregations might be encouraged to use the fund and to seek ways of engaging with communities within parishes and the Presbytery itself. There is a real concern that there are congregations with limited financial and human resources who could be supported and encouraged in their worship, work and witness. This is a work in progress.

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Trustees' Report (cont'd) for the year ended 31st December 2025

As Presbytery seeks to fulfil its role in relation to good governance of Presbytery itself as well as congregations, it also seeks to fulfil the plan as a mission plan which has been highlighted already – the advancement of the kingdom and the making of disciples. In this the Presbytery, as it looks to the future, requires to see how it can, as well as a court of the church, be a living resource for congregations, ministers and office-bearers in fulfilling the mission expressed in the Third Article Declaratory. This is the “distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry”. This is a ministry supported by the ministries of the whole people of God. The growing sense of trust and the real partnership emerging in the Presbytery and between the Presbytery and congregations is tangible and is seen in the progress made with the plan and in other ways including encouraging a greater involvement at meetings and elsewhere.

Early in the year Presbytery agreed to make application to the national Seeds for Growth Fund to support a working partnership with ACORN. ACORN is a movement that seeks to connect Christians with the work God is doing in others through caring conversation. The Mission Officer has worked closely with ACORN to encourage congregations to consider this as a tool for mission.

The work of the Communications Officer has had a particular focus this year on the establishment of a Presbytery website. Following a wide consultation with Presbyters and others this went out to tender and LPC Design and Print of Largs was successful in its bid. This will be up and running in 2026.

The River Clyde divides the north and south sides of the Presbytery but it is important to note that it is also unites these areas – it is the life running through which has historically provided so much from transport with the dredging of the Clyde and industry. It is a living reminder to all within the Presbytery, and that includes congregations who are very much part of Clyde, of the lifegiving Spirit of God flowing through the lives of all and flowing between all who seek the to work together and move out into the world together. As the river flows out to the firth the work of the Presbytery must be to encourage that spilling out into the life of the world something of the love and promises of God.

*“Water will gush forth in the wilderness and streams in the desert.
The burning sand will become a pool, the thirsty ground bubbling springs”
(Isaiah 35: 6, 7 NIV).*

Church of Scotland – Presbytery of Clyde

Trustees' Report (cont'd) for the year ended 31st December 2025

Financial Overview

The Presbytery reports net income of £23,648 for the year ended 31st December 2025 (year ended 30th December 2024 – net expenditure of £19,852).

Income has decreased by £17,655 from £288,040 in 2024 to £270,392 in 2025 due to a number of factors. In 2024 we received £56,092 representing the balance of unutilised Discretionary Funding previously held centrally. By way of compensating for this reduction in central funding we increased our Presbytery Dues income by £21,257 to £100,097, and we received additional grant funding of £15,486 in support of Presbytery Projects.

Expenditure has decreased by £61,520 to £250,392 mainly due to a reduction in the value of grants made to support Presbytery Projects and no transfer of funds held by Presbytery to congregations who have the direct responsibility for managing the use of these funds.

Net income also takes into account an unrealised gain on investments of £3,655 (2024– an unrealised gain of £4,020).

The Presbytery's total reserves have, as a result, increased in the year to £430,306 at 31st December 2025 (31st December 2024 - £406,658).

Principal Funding Sources

The Presbytery is principally funded by Church of Scotland core funding and contributions from congregations within the Presbytery. The principal items of expenditure in the year have been staff costs, the cost of running the small presbytery office (mainly rent), the upgrade of computer equipment and software, communications, printing and stationery, and grants made from Presbytery funds.

Reserves Policy

The General Fund represents the unrestricted funds arising from past operation of the Presbytery. The balance on this fund at 31st December 2025 was £178,924 (31st December 2024 - £173,815) which approximates to 1 year of general expenditure before taking into account the current level of funding support received from the General Trustees. The Presbytery Trustees have examined the requirement to maintain free reserves and consider that, at this time, the Presbytery requires at least one year's gross operational expenditure in reserve. On that basis their reserves are presently adequate.

The Presbytery also holds a number of designated funds and restricted funds whose purposes are described later in these accounts.

Investment Policy

The Presbytery deposits cash which is not immediately required to meet current expenditure in the Deposit Fund of the Church of Scotland Investors Trust. These

Church of Scotland – Presbytery of Clyde

Trustees' Report (cont'd) for the year ended 31st December 2025

funds are repayable on demand. The average yield from the Deposit Fund in the year ended 31st December 2025 was 4.42% (Year ended 31st December 2024- 5.38%).

The Bridge Fund is held in the Growth Fund of the Church of Scotland Investors Trust and its income is distributed to 3 churches in the Vale of Leven.

The annual yield from the Growth Fund in the year, based on the closing market value, was 1.96% (Year ended 31st December 2024 – 2.12%).

Risk Management

The Trustees consider the principal risks facing the Presbytery are:

- A major challenge facing a congregation within the bounds (for example a financial crisis or the inappropriate behaviour of a minister or office bearer) which threatens the life of that congregation and endangers the public witness of the church. This would be dealt with by the procedures that are in place for superintendence of ministers and congregations in liaison with the Church of Scotland centrally.
- A shortage of ministers, deacons and elders to carry out the work of Presbytery effectively, especially in looking after vacant charges in the light of the current national shortage of ministers. This would require a sharing of the load as widely as possible within Presbytery with prioritisation of activities to allow concentration on key tasks.
- A loss of members and/or congregations due to the scale of the restructuring being attempted, with particular problems surrounding the potential closure of buildings. Presbytery hopes to ameliorate this by as full consultation as possible with local office bearers and members to achieve full buy in to what is being proposed.
- Absence of key staff in particular the Clerk and Secretary. The Business Committee would address this by immediately putting in place an acting Clerk - who would in the first instance be the Convenor of the Business Committee - and arranging secretarial cover.
- The adverse effect of high inflation on basic food prices, above inflation increases in rents and rates and astronomically high energy costs on the financial sustainability of congregations.

Through its Stewardship & Finance Committee Presbytery monitors the financial position of churches and congregations are encouraged to communicate issues on which they need support.

Presbytery has considered other risks to which it is exposed in relation to the operation and finances of the Presbytery and is satisfied that systems are in place to mitigate its exposure to these risks.

Church of Scotland – Presbytery of Clyde

Trustees' Report (cont'd) for the year ended 31st December 2025

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the Accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, and the Regulations approved by the General Assembly of The Church of Scotland require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the year end and of its incoming resources and resources expended during the year.

In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that they comply with the provisions of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and the Regulations approved by the General Assembly of The Church of Scotland. 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.

Approved by the Trustees on 3rd March 2026 and signed on their behalf:

Rev Robert A. Hamilton
Presbytery Clerk
Date: 3rd March 2026



Church of Scotland – Presbytery of Clyde

Report of the Independent Examiner to the Trustees

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 11 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's Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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 2006 Accounts Regulations (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of unusual items or disclosures in the accounts, and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended)
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



James N Gibson MA CA
44 Aytoun Road
Pollokshields
Glasgow
G41 5HN
Date: 3rd March 2026

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Statement of Financial Activities

(Incorporating Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

Year ended 31st December 2025

	Note	Unrestricted Funds		Restricted Funds	Total 2025	Unrestricted Funds		Restricted Funds	Total 2024
		General	Designated			General	Designated		
		£	£	£	£	£	£	£	£
Income and endowments from:									
<i>Donations</i>									
Individuals and congregations			4,840	4,840	4,840			3,120	3,120
Grants from Trusts			13,000	13,000	19,688		4,203		4,203
Church of Scotland Core Grant		129,150			129,150	126,000			126,000
<i>Charitable activities</i>									
Congregational dues		100,358			100,358	78,850			78,850
Ministry & Mission Discretionary Fund					-	56,092			56,092
Investments	2	7,412	5,888	3,049	16,349	7,119	7,786	4,870	19,775
Total income		236,920	12,576	20,889	270,385	268,061	11,989	7,990	288,040
Expenditure on:									
<i>Raising funds</i>									
Charitable activities	3	182,161	56,413	11,818	250,392	184,451	86,747	40,714	311,912
Total expenditure		182,161	56,413	11,818	250,392	184,451	86,747	40,714	311,912
Net income / (expenditure) and net movement in funds before gains and losses on investments		54,759	(43,837)	9,071	19,993	83,610	(74,758)	(32,724)	(23,872)
Net gains/(losses) on investments	7			3,655	3,655			4,020	4,020
Net income / (expenditure)		54,759	(43,837)	12,726	23,648	83,610	(74,758)	(28,704)	(19,852)
Transfers between funds		(49,662)	49,955	(293)	-	(50,667)	50,667		-
Net movement in funds		5,097	6,118	12,433	23,648	32,943	(24,091)	(28,704)	(19,852)
Reconciliation of funds:									
Total funds brought forward		173,827	122,653	110,178	406,658	140,884	146,744	138,882	426,510
Total funds carried forward		178,924	128,771	122,611	430,306	173,827	122,653	110,178	406,658
		Note 11	Note 12	Note 13		Note 11	Note 12	Note 14	

Church of Scotland – Presbytery of Clyde

Balance Sheet As at 31st December 2025

Note	Unrestricted Funds		Restricted Funds	Total Funds 2025	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated			General	Designated		
7	Fixed Assets:							
	Investments							
	Total Fixed Assets							
8	Current Assets:							
	Debtors							
	Church of Scotland Investors Trust Deposit Fund Bank accounts							
9	Total Current Assets							
	Liabilities:							
	Creditors falling due within one year							
13	Net Current Assets							
	Total Assets less Current Liabilities							
	Creditors falling due after more than one year							
11	Net Assets							
	The funds of the charity:							
	Restricted income funds							
12	Unrestricted income funds							
	General							
	Designated							
	Total charity funds							

The notes on pages 10 to 18 form part of these accounts.

The accounts were approved by the Trustees on 3rd March 2026 and signed on their behalf by:



Ian W. Steven
Treasurer



Robert A. Hamilton
Presbytery Clerk

Church of Scotland – Presbytery of Clyde

Statement of Cash Flows Year ended 31st December 2025

Note	Total Funds 2025	Total Funds 2024
	£	£
10	10,299	(72,527)
Net cash used in operating activities		
Cash flows from investing activities:		
Interest and dividends	16,349	19,775
Purchase of fixed assets	-	-
Proceeds from sale of investments	-	-
Net cash provided by investing activities	16,349	19,775
Cash flows from financing activities:		
Repayment of borrowings	-	-
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	26,648	(52,752)
Cash and cash equivalents brought forward	360,308	413,060
Cash and cash equivalents carried forward	386,956	360,308

Church of Scotland – Presbytery of Clyde

Notes to the Accounts

Year ended 31st December 2025

1. 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.

1.1 Basis of Preparation

The accounts have been prepared under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1st January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Presbytery Finance approved by the General Assembly of the Church of Scotland in 2007.

1.2 Funds

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 created through legal processes, but still within the wider purposes 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 separate designated funds. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

1.3 Incoming Resources

Assessed congregational contributions to the work of the Presbytery are brought into the accounts in the year in which they are receivable. All donations, gifts and grants are included within incoming resources according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity. Income from investments is included in the year in which it is receivable.

1.4 Resources Expended

Expenditure is recognised on an accruals basis as the liability is incurred. Expenditure includes any VAT which is reported as part of the expenditure to which it relates.

1.5 Tangible Fixed Assets

All individual items of office, computer equipment and other fittings costing less than £2,500 are written off in the year of purchase.

Church of Scotland – Presbytery of Clyde
Notes to the Accounts (cont'd)
Year ended 31st December 2025

Depreciation is provided on capitalised equipment, fixtures and fittings on a 33.33% straight- line basis to write off their cost or initial value, less residual value, over their estimated useful lives.

1.6 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.

1.7 Taxation

The Presbytery of Clyde 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 input VAT.

1.8 Activities based reporting

The Trustees are of the opinion that the charity has only one activity. Accordingly, no split of expenditure by activity has been given in the notes to the accounts.

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Notes to the Accounts (continued)

Year ended 31st December 2025

	Unrestricted Funds		Restricted Funds	Total 2025	Unrestricted Funds		Restricted Funds	Total 2024
	General	Designated			General	Designated		
	£	£	£	£	£	£	£	£
2. Investment income								
Deposit interest	7,412	5,888	3,049	16,349	7,119	7,786	4,870	19,775
Dividends	7,412	5,888	3,049	16,349	7,119	7,786	4,870	19,775
3. Costs of charitable activities								
Salaries and honoraria	151,044			151,044	161,293			161,293
Staff Training	1,093			1,093				-
Clerk's travel and expenses	1,983			1,983	2,474			2,474
Mission Officer's travel	-			-	469			469
Communication Officers expenses	272			272				
MDS Officer's travel	1,088			1,088	1,120			1,120
Share of Building Officer's Travel & Expenses	-			-	919			919
Moderator visits	587			587	122			122
Office costs:								
Rent	6,630			6,630	4,848			4,848
Water rates								-
Heat & light	400			400				-
Costs associated with Office Relocation	1,308			1,308	2,305			2,305
IT costs	3,934			3,934	2,774			2,774
Website Development	5,819			5,819				
Telephone, broadband, postage, website	202			202	240			240
Printing and stationery	180			180	1,214			1,214
Accounting software	1,297			1,297	120			120
Insurance	159			159	1,361			1,361
Bank charges	288			288	112			112
Others	200			200	905			905
Gift to Independent Examiner	3,677			3,677	200			200
Committee expenses					2,423			2,423
Acorn Project Costs			7,818	7,818				-
Pioneer Ministry Expenses		4,506		4,506		3,647		3,647
Grants made:								
Books for Ministry Students	2,000			2,000	1,474		25	1,499
14 Congregations (note 4)		51,907		51,907		83,100		83,100
Holy Land Bursaries			4,000	4,000			4,000	4,000
Pioneer Ministry Expenses							1,369	1,369
Inverkip							2,952	2,952
Dumbarton Riverside							558	558
Kilbarchan							25,888	25,888
Crossreach							2,507	2,507
Crossreach					78		3,415	3,493
Miss Lang Bequest Fund								
	182,161	56,413	11,818	250,392	184,451	86,747	40,714	311,912

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

Church of Scotland – Presbytery of Clyde

Notes to the Accounts (continued) Year ended 31st December 2025

4. Presbytery Mission Fund Grants

During the year the following Congregations received grants from the Presbytery Mission Fund:

	2025 £	2024 £
Milngavie St Paul's	13,500	
Inverkip, Skelmorlie & Wemyss Bay	7,684	
Renfrew Trinity	5,500	
Eskine	4,585	
Barrhead St Andrews	3,300	
Presbytery Acorn Project	3,000	
Kilbowie St Andrews	1,188	
Houston & Killellan	1,000	
Elderslie & Linwood	1,000	
Paisley North - Ferguslie Park Project	1,000	
Kilmacollm	400	
Paisley St Marks		16,000
Boclair Community		13,000
New Kilpatrick	6,000	12,000
Craigrownie		10,000
Baljaffray		7,500
Lomond		7,100
Clydebank Faifley		6,000
Paisley St Georges	1000	5,000
Cardross		2,500
Renfrew North		1,000
Garelochhead		1,000
Dalmuir Bartclay	2,750	1,000
Inchinnan		1,000
	<u>51,907</u>	<u>83,100</u>

5. Staff costs and numbers

Number of employees

The average monthly number of employees (including trustees) during the year, calculated on the basis of a head count, was as follows:

	2025 Number	2024 Number
Administration	4	4
Chaplains		
Protection of vulnerable groups co-ordinators		
	<u>4</u>	<u>4</u>

Employment costs

	Unrestricted Funds		Restricted Funds	Total 2025	Unrestricted Funds		Restricted Funds	Total 2024
	General £	Designated £	£	£	General £	Designated £	£	£
Salaries and honoraria	126,284			126,284	118,830			118,830
Consultant	1,815			1,815	285			285
Social security costs (National Insurance)	4,027			4,027	6,684			6,684
Pension costs	16,149			16,149	16,076			16,076
Death in Service	2,769			2,769	2,756			2,756
Total	<u>151,044</u>	<u>-</u>	<u>-</u>	<u>151,044</u>	<u>144,631</u>	<u>-</u>	<u>-</u>	<u>144,631</u>

The Presbytery has 4 employees; a full-time Clerk, a full time Mission Officer, a part-time Secretary/Admin Manager and a part-time Communications Officer. In addition Presbytery has a Depute Presbytery Clerk who is engaged through a consultancy arrangement. Fees paid in year £1,815 (2024: £285) Presbytery no longer pays 50% of the cost of the centrally employed Building Officer (was employed by Church of Scotland Central Services). In 2024 Presbytery contributed £16,662 towards the costs of employing a Building Officer.

6. Trustee remuneration and related party transactions

	Y/E 31.12.25 £	Y/E 30.12.24 £
The following reimbursement of expenses was made during the year to the Presbytery Clerk	<u>1,983</u>	<u>4,162</u>

In addition 4 other trustees were paid a total of £1,064 by way of reimbursement expenses (2024: 4 trustees were reimbursed £1,775).

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

During the year a total of £0 (2023 - £0) was donated to the Presbytery by trustees.

Church of Scotland – Presbytery of Clyde

Notes to the Accounts (continued) Year ended 31st December 2025

	2025 £	2024 £
7. Fixed asset investments		
Market value at beginning of year/period	46,638	42,618
Unrealised gain/(loss) on revaluation	3,655	4,020
Market value at 31st December 2025	<u>50,293</u>	<u>46,638</u>
Investments at cost 31st December 2025	<u>24,415</u>	<u>24,415</u>

Analysis of investments

	Units	Cost £	Market Value	
			2025 £	2024 £
Church of Scotland Investors Trust - Growth Fund	<u>7,310</u>	<u>24,415</u>	<u>50,293</u>	<u>46,638</u>

All investments are held within the UK.
Investments are held by the Bridge Street Trust

	2025 £	2024 £
8. Debtors		
Prepayments and accrued income	1,004	960
	<u>1,004</u>	<u>960</u>

	2025 £	2024 £
9. Creditors: amounts falling due within one year		
Creditors	-	-
Accruals	7,947	1,250
	<u>7,947</u>	<u>1,250</u>

	2025 £	2024 £
10. Reconciliation of net movement in funds to net cash flow from operating activities		
Net movement in funds	23,648	(19,852)
Deduct investment income	(16,349)	(19,775)
Add losses / (deduct gains) on investments	(3,655)	(4,020)
Add decrease / (less increase) in debtors	(44)	(630)
Add increase/(deduct decrease) in creditors	6,699	(28,250)
Net cash used in operating activities	<u>10,299</u>	<u>(72,527)</u>

Notes to the Accounts
For the year ended 31st December 2025

Income and endowments from:
Donations
 Individuals and congregations
 Grants from trusts
 Church of Scotland Core Funding
Charitable activities
 Congregational dues
 Ministry & Mission Fund
Investments

Expenditure on:
Raising funds
 Investment management charges
Charitable activities

**Net income
and net movement in funds
before gains and losses on investments**

Transfers between funds
To Presbytery Mission Fund
From Bequest Fund
From Development Fund
From Other Funds

Reconciliation of funds:
Total funds brought forward
Total funds carried forward

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Church of Scotland – Presbytery of Clyde

**Notes to the Accounts
For the year ended 31st December 2025**

12. Unrestricted funds - designated

Income and endowments from:

Donations
Individuals and congregations
Grants received
Charitable activities
Congregational dues
Investments

Total income

Expenditure on:

Raising funds
Charitable activities

Total expenditure

**Net income / (expenditure)
and net movement in funds
before gains and losses on investments**

Net gains/(losses) on investments

Net income / (expenditure)

Transfers between funds
From General Fund
To General Fund

Net movement in funds

Reconciliation of funds:

Total funds brought forward
Total funds carried forward

	DWT Cargill Bequest Fund £	Survey Fund £	Pioneer Ministry Fund £	Presbytery Mission Fund £	Development Fund £	Total 2025 £	DWT Cargill Bequest Fund £	Survey Fund £	Pioneer Ministry Fund £	Presbytery Mission Fund £	Development Fund £	Total 2024 £
			6,688			6,688			4,203			4,203
	883	246		4,714	45	5,888	1,143	273		6,100	270	7,786
	883	246	6,688	4,714	45	12,576	1,143	273	4,203	6,100	270	11,989
	-	-	4,506	51,907	-	56,413	-	-	3,647	83,100	-	86,747
	-	-	4,506	51,907	-	56,413	-	-	3,647	83,100	-	86,747
	883	246	2,182	(47,193)	45	(43,837)	1,143	273	556	(77,000)	270	(74,758)
	883	246	2,182	(47,193)	45	(43,837)	1,143	273	556	(77,000)	270	(74,758)
	883	246	2,182	50,000	(45)	50,000				56,092	(5,425)	56,092
	883	246	2,182	2,807	-	6,118	1,143	273	556	(20,908)	(5,155)	(24,091)
	19,873	5,609	6,530	90,641	(0)	122,653	18,730	5,336	5,974	111,549	5,155	146,744
	20,756	5,855	8,712	93,448	(0)	128,771	19,873	5,609	6,530	90,641	(0)	122,653

Notes to the Accounts For the year ended 31st December 2025

13. Restricted funds Year ended 31st December 2025

	Presbytery Acorn Project Fund £	Eventide Homes Fund £	Miss Lang Bequest Fund £	Smith- Lefevre Fund £	Inverkip "800" Fund £	Hill Memorial Fund £	St James Fund £	Bridge St Fund £	Loch Winnoch Fund £	Holy Land Fund £	Henderson Trust £	Denny Bequest £	Education Fund £	Total 2025 £	Total 2024 £
Income and endowments from:															
<i>Donations</i>															
Individuals and congregations										4,840				4,840	3,120
Grants from Trusts	13,000													13,000	-
Refund of grant															
<i>Charitable activities</i>															
Congregational dues		21	28	178	24	395	1,641		215	6	252	5	284	3,049	4,870
<i>Investments</i>															
Total income	13,000	21	28	178	24	395	1,641	-	215	4,846	252	5	284	20,889	7,990
Expenditure on:															
<i>Raising funds</i>															
Investment mgt chgs	7,818									4,000				11,818	40,714
<i>Charitable activities</i>															
Total expenditure	7,818	-	-	-	-	-	-	-	-	4,000	-	-	-	11,818	40,714
Net income / (expenditure) and net movement in funds before gains and losses on investments	5,182	21	28	178	24	395	1,641	-	215	846	252	5	284	9,071	(32,724)
Net gains/(losses) on investments														3,655	4,020
Net income / (expenditure)	5,182	21	28	178	24	395	1,641	3,655	215	846	252	5	284	12,726	(28,704)
Transfers between funds <i>To General Purposes Fund</i>		(21)	(28)		(24)				(215)			(5)		(293)	
Net movement in funds	5,182	-	-	178	-	395	1,641	3,655	-	846	252	-	284	12,433	(28,704)
Reconciliation of funds:															
Total funds brought forward	5,182	-	-	3,999	-	8,896	36,672	46,638	-	1,898	5,669	-	6,406	110,178	138,892
Total funds carried forward		-	-	4,177	-	9,291	38,313	50,293	-	2,744	5,921	-	6,890	122,611	110,188

Notes to the Accounts
For the year ended 31

14. Restricted funds

Year ended 31st December 2024

Income and endowments from:

Donations

Individuals and congregations

Grants from Trusts

Refund of grant

Charitable activities

Congregational due

Investments

Total income

Expenditure on:

Raising funds

Investment mgt chgs

Charitable activities

Total expenditure

Net income / (expenditure)

and net movement in funds

before gains and losses

on investments

Net gains/(losses) on investments

Net income / (expenditure)

Transfers between funds

From Bequest Fund

Net movement in funds

Reconciliation of funds:

Total funds brought forward

Total funds carried forward

Church of Scotland – Presbytery of Clyde

Purpose of Funds

Presbytery Mission Fund

This is a designated fund set up by Presbytery to assist in the funding of mission related projects for all congregations within the Presbytery. A Local Mission Fund Sub-Committee has been set up to receive and assess applications and to make grants

Pioneer Ministry Fund

This is a designated fund for resourcing of the project work of our appointed Pioneer Minister.

DWT Cargill Bequest Fund

This fund consists of grants made periodically over the years by the DWT Cargill Fund. This is a revenue fund to be used for the general purposes of the Presbytery. The Presbytery decided in 2010 that this fund should be designated as an ecclesiastical buildings fund to which congregations within the bounds can apply for grants towards work on their buildings under stipulated conditions.

Survey Fund

This fund is a designated fund to provide for congregational property surveys.

Smith-Lefevre Education Fund

This is a restricted fund formed by the amalgamation of two smaller funds with the purpose of aiding Sunday School work.

Hill Memorial Fund

This is a restricted fund set up from funds distributed by Church of Scotland to Presbyteries to be used for youth related projects

St. James Fund

This restricted fund represents the balance of funds remitted to Presbytery on the dissolution of St. James Church, Paisley, and St Ninian's Church, Ferguslie Park, Paisley. The funds are to be used in the work of churches taking up the parishes of the former St. James Church and St Ninian's and Priority Area Parishes in the former Greenock and Paisley Presbytery.

Bridge Street Fund

Funds set aside from the sale of the former Bridge Street Church Alexandria, to provide annual income for the churches in the Vale of Leven and Renton.

Holy Land Bursary Fund

Congregations within the Presbytery are invited to make contributions to provide Funds for the education of children in the Holy Land.

Presbytery Acorn Project Fund

This restricted fund was set up from funds provided by the Church of Scotland Seeds for Growth Fund and the Presbytery Mission Fund to meet the consultancy fees and expenses incurred in providing congregations with Presbytery with access to the spiritual practice known by its acronym ACORN.

Church of Scotland – Presbytery of Clyde

Purpose of Funds

Henderson Trust Fund

This restricted fund was set up to meet the expenses incurred by the Moderator during his/her term in office.

Education Fund

This a restricted fund set up from funds aside by the Trustees from the sale of the former Ardlui Church for education purposes within the former Dumbarton Presbytery.

Church of Scotland – Presbytery of Clyde

Trustees for the period from 1st January 2025 to 28th February 2026

	<u>Appointed</u>	<u>Resigned</u>	<u>Appointed</u>	<u>Resigned</u>			<u>Appointed</u>	<u>Resigned</u>			<u>Appointed</u>	<u>Resigned</u>
Dougie	Adam		Alison	Fettes					Eileen	Manson		
John	Armit		Jonathan	Fleming					Hanneke	Marshall		04/03/2025
Gordon	Armstrong		Gray	Fletcher					Eddie	Marshall		
Bill	Armstrong	01/02/2025	Andrew	Frater					Leon	Marshall		
Angus	Baird		Ann	Fyffe					Graham	Martin	11/03/2025	
Jayne	Beaton		Liz	Geddes					Celia	Massicks		
Ian	Bell		Karen	Glen			01/05/2025		William	McCulloch	19/02/2026	
May	Bell		Christine	Goldie					Susan	McGregor	18/02/2025	
Mary	Bell		Pamela	Gordon					James	McGrouther	27/05/2025	
James	Bell		Kenneth	Gray					Maggie	McArthur		31/07/2025
Mary Jane	Bird		Greta	Gray					James	McBeath		
Sandra	Black		Robert	Guthrie					Ann	McCool		
Sonia	Blakesley		Adaeze	Goziem-Ibenye				01/03/2025	Hugh	McColl		
Mary	Bonner		Alan	Hamilton					Christine	McCormack		
Hunter	Bowie		Eleanor	Hamilton			11/11/2025		Alexander	McDonald		
Mark	Boshoff		Roddie	Hamilton					Sheena	McFarlane		
William	Boyle		David	Hamilton					Jack	McHugh		
Catriona	Brash		Karen	Harbison					Gregor	McIntyre		
Mhairi	Breingan		Joe	Hefferman					Alan	McKay	10/10/2025	
Jim	Breingan		Maira	Hellyer				04/02/2025	Graham	McKay	10/06/2025	
Lynsey	Brennan		David	Hood					Alison	McKenzie		03/04/2025
Fergus	Buchanan		Steven	Henderson					Fergus	McLellan		
David	Burt		Lorna	Hood					Neil	McLune		
Ann	Cameron		Elizabeth	Houston					Eleanor	McMahon		
Christine	Cavanagh		Colin	Houston					Jamie	McTavish		13/05/2025
Morris	Coull		Elizabeth	Johnstone				19/03/2025	Ian	Millar		
Jessie	Cross		Ian	Keith					Tim	Mineard		
Mark	Dalton	01/04/2025	Douglas	Kelly					Alan	Mongredien		
Stuart	Davidson		Tina	Kemp					Norma	Moore		01/06/2025
Charles	Davey		Bryan	Kerr			20/11/2025		Carol	Moore		
Graeme	Diverty		Robert	Kinloch					Eddie	Mubengo		
Bill	Docherty		John	Kitson					Jean	Muir		
Cathie	Dunnachie		Thorsten	Koenig			23/01/2025	01/09/2025	Christine	Murdoch		
Elizabeth	Evans		Ann	Knox					John	Murning		
Helen	Eckford	25/11/2025	Maureen	Leitch					Francis	Murphy	05/05/2025	
Elma	Farr		David	Linley					Andrew	Murray	19/01/2025	
Julie	Ferguson		Carolyn	Lockhart					Kenneth	Naismith		

Church of Scotland – Presbytery of Clyde
Trustees for the period from 1st January 2025 to 28th February 2026

	<u>Appointed</u>	<u>Resigned</u>		<u>Appointed</u>	<u>Resigned</u>		<u>Appointed</u>	<u>Resigned</u>
Alison	Nau	13/05/2025	Lynn	Ross		Stuart	Stevenson	
Raymond	Nelson		Ian	Russell		Elizabeth	Stewart	
Susan	Nicol	01/01/2025	Joan	Sands		George	Taylor	
David	Nicolson		Douglas	Scott		Mary	Taylor	
Peter	Nimmo	11/02/2025	Jean	Scott		Douglas	Thomson	
Margaret	Nutter		Hazel	Shaw		Douglas	Thomson	
Barbara	O'Donnell		Ramsay	Shields		Moir	Thomson	
Michael	Palmer		Stephen	Smith		Steven	Owens	21/01/2025
Kenneth	Paton		Yvonne	Smith		Douglas	Vallance	
Jeanette	Peel		Derek	Smith		Maureen	Walker	
Teri	Peterson		Simone	Smith		Philip	Wallace	
David	Pollock		John	Spooner		Margaret	Whyte	
Corne	Randall	30/01/2025	Stuart	Steel		Graeme	Wilson	
Paul	Read		Ian	Steven		John	Wilson	
Matthew	Ritchie		Stewart	Stevenson		Janette	Wright	01/06/2025
Ishbel	Robertson		Kenneth	Swanson		Stewart	Young	
Patricia	Robertson		Barbara Ar Sweetin					
James	Rogers							

