

The Church of Scotland

Clydebank Waterfront Parish Church

Annual Report and Congregational Accounts

2025

Congregation Number: 181226

Scottish Charity Number: SC004596

Linked with Kilbowie St Andrews Parish Church

Scottish Charity Number: SC011353

Reference and Administrative Information

Charity Name: Clydebank Waterfront Parish Church

Charity Registration Number: SC004596

Congregation Reference Number: 181226

Contact Address: Mr K J McKie
62 Millburn Avenue
Clydebank
G81 1ER

Trustees: Appendix Attached

Principle Office Bearers

Minister: Rev Anne Fyffe

Session Clerk: Miss Fiona Sinclair

Church Treasurer: Mrs Lilian Davidson

Independent Examiner: Mr James McGill B.Acc C.A, (Retired)

Bankers: Royal Bank of Scotland
30 Sylvannia Way South
Clydebank
G81 1TS

**Trustee's Annual Report for
Year Ended 31st December 2025**

Appendix

Trustees- Clydebank Waterfront Parish Church

Minister - Rev Anne Fyffe

Elders

Fiona Sinclair
Brian Grummitt
George McKerracher
Tom MacDonald
Catriona Brash
Ishbel Hood
Mary Calderwood
Joan MacLaren
Lilian Davidson
Carol Lang
Susan Caldwell
Isabel Cameron
John Brady
Ken McKie

Elders - no longer active – due to ill health/retired

Moira Adair
William Caldwell
Margaret Carroll
Agnes Kenny
Maurice Pert

Trustee's Annual Report for

Year Ended 31st December 2025

Structure, Governance & 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 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.

Organised Structure

The Kirk Session which currently meets nine times a year is responsible for spiritual affairs within the church and within the Kirk Session certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Objectives & 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 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.

Particular to this Congregation for 2025 only:

SUNDAYS:

May to October services at 11.30am

November to April services at 10am

Services are streamed online

TUESDAYS: 11am to 1.30 pm Craft Daft Group

WEDNESDAYS: 12pm – 2pm Wednesday Worship Group

THURSDAYS: 6.15pm – 7.15pm Rainbows; 6.15pm – 7.30pm Brownies; 7.30pm – 9pm Guides.

Occasional Saturdays and Wednesdays for coffee mornings, social events and congregational outings.

Trustees Achievement & Performance 2025

2025 was an eventful year for our congregation. We started the year in January with our linked charge of Dalmuir Barclay continuing our services on a bi-monthly basis at Om with Rev Steven Henderson OLM in charge. In March, the Presbytery of Clyde began to initiate the Presbytery Plan for our area of Clydebank. A vote was taken of the Congregation to sever our linkage of 13 years with Dalmuir Barclay, to form a Union with Radnor Park Church and to form a linkage of that Union with Kilbowie St Andrews. The service to conclude the Severance, Union and Linkage took place in Kilbowie St Andrews Church on 1st May 2025. The name of Waterfront was retained for our building meantime until a further appraisal of the building of Kilbowie St Andrews took place. We were now given the right to call a new Minister to the linked charge.

Rev John Purves, who had been locum at KSA, then joined us as Interim Moderator and Locum. In June a Nominating Committee was formed of the two congregations and they started their deliberations. By the end of September, the closing date for applications took place and the interviewing of our chosen candidate took place in October. We were very fortunate to find an excellent candidate and Rev Anne Fyffe preached as Sole Nominee in both churches on 2nd November. After her acceptance by the two congregations, Anne's induction took place on 17th November in Clydebank Waterfront Church. Both churches were delighted to welcome Anne, her husband David and baby daughter Eloise into our midst.

At Waterfront we continue with out two MDS workers jointly with Dalmuir Barclay. Pastoral Care worker Lorraine Wilson and Children and Family worker Gillian Graham are both highly regarded for the tremendous work they do for our congregation. Our Elders too are to be commended for their visitations to the congregation especially in time of illness and bereavement.

Our Mission and Outreach group hosted two Interfaith events with our near neighbours of different faiths, and both were very successful based on different themes. The summer evening walking group managed all their planned walks this year with good weather and were much enjoyed by those taking part.

Our Rainbows, Brownies and Guides had another successful year and their Snowman Drive in December brought in £500 to church funds.

We regularly give to other charities with retiring offerings to Poppy Scotland, Christian Aid and this year we held a coffee morning specifically for Glasgow City Mission.

The Fundraising Committee held several Coffee Morning throughout the year and had a very successful Plant Sale in May and a Christmas Coffee Morning with stalls in December. The Social Committee runs regular bus trips throughout the year which are well attended and much enjoyed by the congregation.

Our services are regularly streamed to You Tube and we use PowerPoint projected onto our screens in the Chancel to enhance our worship.

On behalf of the Minister and Kirk Session of Clydebank Waterfront Church, we would like to thank everyone who has given of their time, talents and money to further God's work in this place.

Financial Review

The Kirk Session sincerely thank all those who contribute each and every week to the upkeep of Waterfront. There has been a decrease in the WFO envelopes being used with many preferring to give by Standing Order. We have 33 Gift Aid contributors, please do consider this. As you check the following pages you will see we finished the year with a healthy credit balance.

The following donations were received from Church groups:-

Books & Jigsaws:	£200	Fund Raising:	£2115
Tea Bar:	£900	Brownie Guides	
Dolls:	£ 25	Snowball Drive	£500
5th Brownie Guides:	£150		

Reserves Policy

The Trustees have no policy on reserves as normal expenditure is met by income on a weekly basis and designated funds held. Normal Church fabric repairs and maintenance are met from the General Account. At the end of the year the Church held unrestricted funds of £977651 and restricted funds £5930 which have been provided for the purposes specified in Note 2.

Trustee's Annual Report (continued)

Year ended 31st December 2025

Statement of Trustees' Responsibilities

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 Kirk Session is 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 Assemble of the Church of Scotland in 2007. The Kirk Session is 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:

..... dated

Fiona Sinclair

Session Clerk

Independent Examiner's Report to the Trustees of Clydebank Waterfront Parish Church
Registered Scottish Charity No. SC004596.

I report on the accounts of Clydebank Waterfront Parish Church for the Year Ended 31st December 2025 set out on pages 9 to 13.

1. 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 Investments (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006.

The 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.

2. Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) and a comparison of the accounts presented with these 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 accounts.

3. Independent Examiner's Statement

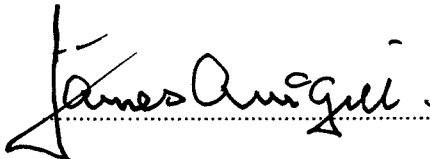
In the course of my examination, no matter has come to my attention:

a) 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

b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed 

Date 14th May 2026.

Name James McGill Relevant professional qualification B.Acc C.A. (Retired)

Address 111 Broomhill Drive, Glasgow G11 7NA

Clydebank Waterfront Parish Church
Receipts and Payments Account
Year Ended 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts				
Donations	1055	-	1055	1192
Legacies	-	-	-	-
Activities for Generating Funds Note 3	108963	295	109258	33280
Bank & Deposit interest	474	-	474	520
Investment income	109	-	109	84
	<u>110601</u>	<u>295</u>	<u>110896</u>	<u>35076</u>
Rental of premises	5360	-	5360	6150
Receipts from General Trustees	-	-	-	-
Total Receipts	<u>115961</u>	<u>295</u>	<u>116256</u>	<u>41226</u>
Payments				
Costs of generating funds	104	-	104	104
Charitable activities Note 4	69135	600	69735	33435
Total Payments	<u>69239</u>	<u>600</u>	<u>69839</u>	<u>33539</u>
SURPLUS FOR YEAR	<u>46722</u>	<u>(305)</u>	<u>46417</u>	<u>7687</u>

Clydebank Waterfront Parish Church
Statement of Balances
at 31st December 2025

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
Note	2025	2025	2025	2024
	£	£	£	£
Bank & Deposit Balances				
Bank & deposit balances brought forward at 01/01/25	51043	6236	57279	49592
Movement in year:				
Deficit of payments over receipts for the year	46722	(305)	46417	7687
Bank & deposit balances carried forward at 31/12/25	<u>97765</u>	<u>5931</u>	<u>103696</u>	<u>57279</u>

The accounts were approved by the Kirk Session on / /
For and on behalf of the Kirk Session

Session Clerk

Treasurer

Statement of Balances

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year 2025 Mr Brian Grummitt , Trustee was reimbursed £60 for tuning and maintenance of the church piano.

2 Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds					
Designated Legacy Fund	33379	0		0	33379
General & Fabric Fund	17664	115961	(69239)	0	64386
	<u>51043</u>	<u>115961</u>	<u>(69239)</u>		<u>97765</u>
Restricted Funds					
Flower Fund	735	295	(600)	0	430
Benevolent Fund	769	0	0	0	769
Magazine & Publicity Fund	2644	0	0-	0	2644
Sunday School Fund	2088	0	0	0	2088
	<u>6236</u>	<u>295</u>	<u>(600)</u>	<u>0</u>	<u>5931</u>
Total Funds	<u>57279</u>	<u>116256</u>	<u>(69839)</u>	<u>0</u>	<u>103696</u>

Purposes of Designated Funds

Legacy Fund: The Trustees have set aside funds for an as yet unspecified purpose.

Purposes of Restricted Funds

Flower Fund: This fund provides flowers for display during Worship.

Benevolent Fund: This fund is for the use of the Minister.

Magazine & Publicity Fund: This is self funded and used for magazine and inshots.

Sunday School Fund - This fund is for the use of the Sunday School teachers & children.

Clydebank Waterfront Parish Church
Receipts and Payments Account
Year Ended 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3 Activities for Generating Funds				
WFO Scheme (non Gift Aid)	23829		23829	6407
Gift Aid Donations	-		-	19068
Tax Recovered on Gift Aid Donations	5654		5654	6330
Ordinary Offerings (Open Plate)	1435		1435	270
Other Offerings, Donations etc	405	295	700	1205
Church Groups etc	4456		4456	-
Exceptional Items	73184		73184	-
	<u>108963</u>	<u>295</u>	<u>109258</u>	<u>33280</u>
4 Analysis of Payments				
Costs of generating funds				
Offering envelopes	104		104	104
	<u>104</u>		<u>104</u>	<u>104</u>
Charitable activities				
Ministries & Mission Allocation	23474		23474	13603
Presbytery Dues	419		419	-
Pastoral Expenses	488		488	18
Family Worker	1142		1142	312
Fabric Repairs & Maintenance	22872		22872	3846
Heating and Lighting	6345		6345	5862
Insurance	2500		2500	2367
Church Office Expenses	452		452	1411
Organ & Music Expenses	3720		3720	1800
Caretaker & Cleaning Materials	2731		2731	2458
Special Donations	1052		1052	160
Shared Costs - KSA	1918		1918	-
Other Expenses	2022	600	2622	1598
	<u>69135</u>	<u>600</u>	<u>69735</u>	<u>33435</u>

SC004596

Clydebank Waterfront Parish Church

Receipts and Payments Account

Year Ended 31 December 2025

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Ministers Stipends and Employers contributions for National Insurance, Pension, Housing & 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 £31642 and the maximum stipend (in the 5th and subsequent years of service) was £38,884

6 Collections for Third Parties	2025	2024
christian aid	75	0
christian aid gaza	143	0
Poppy Scotland	150	160
glasgow city mission	530	0
Ramallah School Bursary	0	100
	898	260

Clydebank Waterfront Parish Church
SC004566

Appendix Funds held by General Trustees

At 31 December 2025 these are the amounts held by the General Trustees, Edinburgh

	2025	2024
Consolidated Fabric Fund- Revenue Account	£33,137	£35,439
Consolidated Fabric Fund- Capital Account 1	£0	£0
(Market Value)		£379,211
Consolidated Fabric Fund- Capital Account 2	£365,298	£365,298
Temporary Funds	£156,003	£6,140

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Appendix Other Accounts Held :-

Sunday School Fund (Restricted)	£2,087
Flower Fund (Restricted)	£430
Magazine Fund (Restricted)	£2,644
Benevolent Fund (Restricted)	£769
Legacy Account (Unrestricted)	£33,379
TOTAL	£39,309

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Waterfront Parish Church - 181226

SC004566

Funds Held by General Trustees, Edinburgh

	at 1/1/25	Payments	Expenditure	at 31/12/25
50 Consolidated Fabric Fund - Rev	0	68934	35797	33137
55 Consolidated Fabric Fund - Cap	0	0	0	0
56 Consolidated Fabric Fund - Cap (11)	0	365298	0	365298
85 Temporary Funds	0	170835	14831	156003

	No. of Units	Cost of Units	Market Value
1 Deposit Fund - Growth Fund	3,122	£9,893.23	£21,479.36
1 Deposit Fund - Income Fund	847	£7,320.99	£9,647.33

Deposit Fund 1 - Amount Deposited £348084.15

Appendix Other Accounts Held :-

Sunday School Fund (Restricted)	£2,087
Flower Fund (Restricted)	£430
Magazine Fund (Restricted)	£2,644
Benevolent Fund (Restricted)	£769
Legacy Account (Unrestricted)	£33,379