The Bishops' Conference of Scotland
Catholic National Endowment Trust

Scottish Charity Number SC016650

Report of the Trustees and Financial Statements

For the year ended 31 December 2025

Contents of the Financial Statements
For the year ended 31 December 2025

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Report of the Trustees
For the year ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

CNET was founded in 1968 as the trust body supporting the work of the Bishops' Conference of Scotland. The Trustees are the Roman Catholic Bishops of Scotland who are appointed in accordance with the provisions of the Code of Canon Law. The objectives of the Trust are to promote, establish, develop, expand, contribute to, support and maintain facilities, projects, schemes and institutions of all kinds having a religious, educational or charitable purpose as understood by and in keeping with the aims and objectives of the Roman Catholic Church.

There are several separate funds within the Trust, which come under the jurisdiction and ownership of The Bishops' Conference of Scotland.

Restructuring of the Bishops' Conference of Scotland and Episcopal Responsibilities

At the plenary meeting of BCOS at the Royal Scots College in Salamanca, Spain, September 2022, the Bishops of Scotland agreed to a restructuring of the offices and agencies of the Bishops' Conference. The following changes were made:

The Vision of BCOS: Faith seeking understanding in the light of the Joy of the Gospel.

The Mission of BCOS: Walking together in faith, with the lay people, clergy and religious of Scotland, we embrace and share the Joy of the Gospel and the vision of the Catholic Church.

There are 6 areas of mission activity: 1) Proclaiming the Good News of Jesus Christ 2) Promoting respect and care for human life 3) Supporting lay vocations 4) Ordering Sacred Liturgy and Worship 5) Forming for Ministry 6) Nurturing Catholic Heritage and Culture.

1) Proclaiming the Good News of Jesus Christ

- Evangelisation and Mission.
  Synodality Committee.
  Episcopal Responsibility: Bishop Brian McGee
- Ecumenism and Interreligious Dialogue.
  Joint Commission for Doctrine, Scottish Churches Forum
  Episcopal Responsibility: Archbishop Leo Cushley
- Committee for Interreligious Dialogue.
  Episcopal Responsibility: Bishop Brian McGee
- Education.
  Scottish Catholic Education Service, SPRED.
  Episcopal Responsibility: Archbishop William Nolan
  Teacher Education and Development.
  Episcopal Responsibility: Bishop John Keenan
- Public Affairs.
  The Office of Communications and Evangelisation.
  Episcopal Responsibility: Bishop Francis Dougan
  Catholic Parliamentary Office,
  Episcopal Responsibility: Archbishop Leo Cushley
  Scottish Churches Committee
- Missio Scotland
  Episcopal Responsibility: Archbishop Leo Cushley, Bishop Joseph Toal, Bishop Brian McGee

Report of the Trustees (cont'd)
For the year ended 31 December 2025

Objectives and Activities (cont'd)

2) Promoting respect and care for human life

- Care for Creation Office
  Episcopal Responsibility: Archbishop William Nolan
- Life Issues
  Day for Life, Beginning of Life Issues, End of Life Care, Bishops' Joint Bioethics Committee
  Episcopal Responsibility: Bishop John Keenan
- Justice and Peace
  Justice and Peace Scotland, Migrants and Refugees
  Episcopal Responsibility: Archbishop William Nolan
- Pastoral and Social Care
  Scottish Catholic Safeguarding Standards Agency, Safeguarding Standards (In God's Image)
  Episcopal Responsibility: Bishop Brian McGee
  Prison Chaplaincy
  Episcopal Responsibility: Archbishop Cushley
  Hospital Chaplaincy, World Day for the Poor, SVP
  Episcopal Responsibility: Bishop Joseph Toal
- SCIAF
  Episcopal Responsibility: Archbishop William Nolan, Bishop Brian McGee
- STELLA MARIS (Apostleship of the Sea)
  Episcopal Responsibility: Bishop Hugh Gilbert

3) Supporting lay vocations

- Consecrated Life, Joint Commission of Bishops and Religious in Scotland
  Episcopal Responsibility: Bishop Hugh Gilbert
- Marriage and Family Office
  Episcopal Responsibility: Bishop John Keenan
- Lay Faithful
  Adult Catechesis, Catholic Youth Service, Catholic Associations, New Movements
  Episcopal Responsibility: Archbishop Leo Cushley
- Scottish Catholic Tribunal Office
  Episcopal Responsibility: Archbishop Cushley

4) Ordering Sacred Liturgy and Worship

- Liturgy Commission, Committee for Liturgical Music
  Liturgical Calendar, National Pilgrimage, Devotional Practices and Initiatives
  Episcopal Responsibility: Bishop Hugh Gilbert

5) Forming for Ministry

- Priesthood and Permanent Diaconate
  Seminaries, Priests for Scotland, Commission for Permanent Diaconate Ongoing Formation for Ministry
  Episcopal Responsibility: Bishop John Keenan

6) Nurturing Catholic Heritage and Culture

- Heritage and Culture
  Heritage Commission, Scottish Catholic Heritage Collections Trust, Scottish Catholic Museum Management Committee
  Episcopal Responsibility: Bishop Joseph Toal
- Scottish Catholic Archives
  Archives Management, Preservation and Storage, Data Protection
  Episcopal Responsibility: Bishop Joseph Toal

Report of the Trustees (cont'd)
For the year ended 31 December 2025

ACHIEVEMENT AND PERFORMANCE

The Conference looks forward to transferring and consolidating its offices and agencies in 2026 according to the revised structures as it relocates to a shared office space in Glasgow.

Charitable activities

Following extensive consultations on possible new premises for the Bishops' Conference of Scotland discussions will continue on an appropriate location for the archives however for the time being they will continue to be located at St Thomas' in Addiewell.

Much of the work of the Commissions/Agencies is ongoing however some specific activities and events within 2025 are worth highlighting.

Justice & Peace

Justice & Peace Scotland experienced a successful year in 2025, characterised by a significant increase in public engagement, expansion of advocacy activities and campaign initiatives, and establishing a more consistent, professional identity. The staff team of the CST Engagement Officer and the Campaigns, Communications and Events Coordinator has continued to work effectively to raise the profile of J&P Scotland and provide more opportunities for the Catholic community to engage in meaningful advocacy rooted in Gospel values and Catholic Social Teaching.

Peace and Non-Violence

- **Holy Land Coordination & Advocacy:** In January, our CST Engagement Officer accompanied Archbishop Nolan to Jerusalem to witness the impact of the war in Gaza on Christians and other communities in Israel and the Palestinian West Bank. This visit informed our "Journals from Jerusalem" project, sharing first-hand testimony of the injustices faced by Palestinian Christians and how we can respond with schools and parishes across all eight dioceses.
- **Stop Trade With Settlements:** Informed by our visit, we joined over 80 organisations to launch an international campaign calling for governments in the UK and the EU to stop trade with illegal Israeli settlements, grounding our advocacy in international law and the "Trading With Illegal Settlements" research report which was released to launch the campaign.
- **Faslane Peace Witness:** Our annual Ecumenical Peace Vigil in August marked the 80th anniversary of the Hiroshima and Nagasaki bombings. We achieved our largest-ever turnout at HMNB Clyde with approximately 150 people in attendance. The event received widespread media coverage, including on BBC Scotland News.

Human Rights and Social Justice

- **Scotland Demands Better:** In October, we joined ecumenical partners for the "Scotland Demands Better" march in Edinburgh, organised by the Poverty Alliance, to demand urgent action on poverty. This witness coincided with the release of Pope Leo XIV's *Dilexi te*, which calls us to rediscover a practical love for those on the margins. As members of the Poverty Alliance, we were pleased to help shape the campaign as one of only two Christian representatives on the steering committee alongside the Church of Scotland.

Report of the Trustees (cont'd)
For the year ended 31 December 2025

ACHIEVEMENT AND PERFORMANCE Charitable activities (cont'd)

Justice and Peace – (continued)

Refugees, Asylum, and Migration

- **Free Bus Travel Campaign:** We successfully lobbied MSPs to honour commitments for free bus travel for people seeking asylum. Our joint briefing with the Church of Scotland was cited by four political parties in a parliamentary debate on the topic and the opposition motion to redirect these funds was defeated.
- **Dungavel Solidarity:** We maintained our prayerful solidarity witness events at Dungavel Immigration Removal Centre with an increase in participation from among our supporters. In October, we partnered with Scottish Detainee Visitors for a community advocacy event to mark the National Day of Solidarity to End Immigration Detention. Participants reflected on the injustice of detention, shared first-hand stories, and wrote postcards to people currently detained in Dungavel.

Care for Creation and Climate Justice

- **Stop Climate Chaos Scotland (SCCS):** As members of SCCS, we participated in the "Lights, Camera, Climate Action!" event in January and Scotland's largest-ever mass climate lobby in September, where over 500 people met with MSPs to demand a just transition.

Catholic Social Teaching (CST)

- **Caritas Parish Project:** The pilot continued in the 2024/25 term at St Joseph's, Blantyre (focusing on refugees) and in Rutherglen (focusing on human trafficking). For the 2025/26 term, the Rutherglen group is delivering the project independently to test its long-term sustainability.
- **Educational Outreach:** We reached over 30 schools and 20 parishes/groups across all eight Scottish dioceses this year. This included delivering a CST Workshop Series during Lent and participating in two Caritas Formation Programme conferences which we co-designed with the BCOS Interreligious Dialogue Committee and The Xaverians.

Branding and Communications

- **Organisational Rebrand:** We completed our comprehensive rebrand project. This included new high-visibility banners for our "Dignity Not Detention" and "No To Nuclear Weapons" witnesses.
- **Digital Growth:** Our social media presence saw a significant surge following the Holy Land visit, with profile visits increasing by 339.3% in January 2025 alone.
- **Newsletter:** We have continued to issue a consistent quarterly newsletter that serves as a vital engagement tool as well as evidence of our activity to our supporters, sharing success stories and inviting our network to participate in specific campaigns and prayerful reflection.

Report of the Trustees (cont'd)
For the year ended 31 December 2025

ACHIEVEMENT AND PERFORMANCE Charitable activities (cont'd)

Justice and Peace – (continued)
Scottish Catholic Education Service (SCES)

In 2025 SCES continued their work with the guidance of the Bishop President for Education, (Archbishop of Glasgow). SCES continued working to the agreed Strategic Plan. This governs the work undertaken by the SCES staff. All matters relating to the current and proposed workstreams of SCES are discussed, and when appropriate, ratified by the Executive Board. In addition, the Director of SCES prepares and presents a formal report to the Bishops' Conference on a regular basis. We believe that the formal processes in place have ensured that SCES continues to serve the BCoS in a manner which reflects their high expectations and ensures that all Bishops are able to shape the work of SCES.

In March 2025 SCES staffing returned to 2 FTE and 0.6 Term Time employees (an equivalence of approximately 2.5 FTE). SCES staff continue to follow the guidance from the General Secretary in regard to flexible working, with staff working collaboratively with the Director of SCES to agree working time agreements and patterns of home working.

We believe that the scope and reach of the work of SCES is of benefit to the Catholic Education community, to the associated Catholic agencies that we work in partnership with and to wider Scottish Education.

The work of this agency, on behalf of the Bishops of Scotland, is of public benefit as it demonstrates the Church's contribution to the common good of the Scottish education system.

SCES continues to be a strong voice for Catholic schools, Catholic parents and Catholic teachers. Through the purposeful partnerships with Scottish Government, Her Majesty's Inspectors and Education Scotland, we believe we are best placed to ensure that the views and interests of the Catholic Church in Scotland is heard on educational matters. The inclusion of SCES in many national working groups is a testimony to the high regard with which this agency is held.

SCES has formal structures in place with the Catholic Head Teacher Associations of Scotland, the University of Glasgow, the National RE Advisers and the Catholic Education Services in England, Wales and Ireland. Through these structures SCES is able to react to concerns, meet the needs of our Catholic community and work in collaboration with other key stakeholders of Catholic Education. In addition, SCES is a member of the European Committee for Catholic Education (CEEC) and the Global Committee for Catholic Education (OIEC).

The main workstreams for SCES during 2025 have been:

1. Marking the Jubilee Year

2.**Engagement with Scottish Government and Local Authorities**, in particular relating to legislation changes to RE and RO, changes to the Inspection framework and partnership with the Curriculum Improvement Cycle

3.**Piloting an Evangelisation project** with 2 clusters of secondary schools

4.**International collaboration**, particularly relating to leadership formation

5.Initial exploration of chaplaincy support in partnership with RE Advisers

Report of the Trustees (cont'd)
For the year ended 31 December 2025

ACHIEVEMENT AND PERFORMANCE Charitable activities (cont'd)

SCES - continued

Summary:

With the guidance of the Chair of the SCES Executive Board, an iterative and dynamic approach to setting and meeting priorities has been established. The Board are instrumental in ensuring that the priorities reflect the needs of the Catholic Education Community, and that SCES have the capacity to achieve these priorities.

Scottish Catholic Archives

Enquiries, Reader Numbers and Productions – September 2025 to December 2025 -

- **Genealogy Requests** – Steady family history enquiries, approximately 3 per week
- **SAR's (Subject Data Access) Requests** – Have had 3 requests from the Scotus College Collection

Researcher –

- a PhD student from the University of Edinburgh is looking at the evolution of anti-Irish discrimination in Scottish churches from 1778 onwards and was hoping to look at SCA/GD/21/15, (Monsignor Camerons research papers 1901), but I am unable to access these in our present location. However, I was able to direct him to the University of Aberdeen's Historical Collection, as most of the items in Camerons papers are copies of letters within the Historical Collection.
- A doctor is carrying out a project using SCA/ED/2/6-19 (on Bishop Gillis and Miss Maxwell). This collection consists of letters that were given to Canon Grady from the lawyers Stodart MacDonald, Northampton 1891. The letters are mostly from Bishop Gillis to Miss Maxwell. We don't have these items currently catalogued, but the doctor has generously agreed to transcribe and catalogue them with the Archive providing him digital copies for this project. Currently he has completed approx. 160 letters (out of 600).
- A Scottish priest is preparing a research question in Canon Law looking at dispensation for marriage impediments granted in Parishes prior to the introduction of the 1983 code. The Archivist is arranging access to the online registers via Find My Past for him.

NALCC (Networking Archives and Libraries in the Catholic Church also known as Catholic Heritage)

The huge undertaking of moving from Axiell's Calm (Collections Management Software) to the Open source software AtoM (Access to Memory) https://www.accesstomemory.org/en/ has started with our Archivist and the Jesuits investigating the process involved. This is a very large undertaking with over 200,000 entries needing to be migrated into the new system. This process is slow and demanding as we learn the program and create new workflow practices that can be rolled out to teach the other (7) members, having varying skillsets, within NALCC.

The Catholic Diocese of Arundel & Brighton will be joining NALCC, and we are waiting on confirmation from the Medical Mission Sisters on whether they will join. This brings the NALCC membership to 8 members possible 9. Member charges for this year have been set to £1,500 each, to pay for James Claksons (IT) time and running costs.

Report of the Trustees (cont'd)
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ACHIEVEMENT AND PERFORMANCE - Charitable activities (cont'd)

Scottish Catholic Archives – continued

Anderson Bequest – The SCA stopped receiving a grant of around £2,000 pa for conservation work on the historical collection in 2011/12. Columba Trust paid £24,000 for the conservation survey of the Historical Collection, now housed in the University of Aberdeen.

National Conservation Service (NCS)
Aberdeen University – Historical Collection – The Bishops decided to allow the funds from the Menzies Trust for the Conservation Survey to take place while we wait for the Columba Trust (Andersons Bequest) to release the appropriate funds.

The four Collections that were surveyed are (full reports available on request):

- Blairs Library – Statistical Survey – 400 items
- Scottish Catholic Archives Historical Archive (Full Collection) – 634 boxes
- Chapeltown – Statistical Survey – 400 items
- Leslie Family of Balquhain – Statistical Survey – (Full Collection) – 23 boxes

Menzies of Pitfodels Writs 1518-1899 – As we have half the money needed from the Menzies Trust for the conservation of this collection, we started the conservation with Highlife, Highland Conservation Service, Conservator Richard Aitken, two boxes were taken to Inverness on Aug 18th, 2025.

St Thomas Addiewell –

- There are ongoing challenges with this temporary facility due to humidity, water ingress and security issues.

Cataloguing –

- Finished cataloguing Canon B Cannings material, to Series and item level, details to follow.
- New boxes (1000) for the Archdiocese of St Andrews and Edinburgh have been purchased to allow for the rehousing and updating of their catalogue when the new software (AtoM) is running.

Ecumenism and Interreligious Dialogue

There were a number of notable events during the year that are worth highlighting –

- Human Fraternity Day – The conference featured presentations from sixth year students from two of Glasgow's Catholic schools, St Roch's and Holyrood secondaries. There were also keynote speakers – Bishop of Argyll & the Isles and the founding director of the Risalat International Institute.
- Symposium – "Role of Interreligious Dialogue in the promotion of peace and non-violence". Keynote speakers came from Pax Christi and Interfaith Scotland.
- SABS – These meetings focussed on collaborative efforts between the Catholic and Muslim communities in Scotland and also touched on the long term prospect of establishing a Christian-Muslim Council in Scotland, leveraging Scotland's successful interfaith initiatives.

ACHIEVEMENT AND PERFORMANCE - Charitable activities (cont'd)

Ecumenism and Interreligious Dialogue – continued

- Nostra Aetate Conference – "Interreligious Dialogue in a Time of Conflict" - This was due to be held in October but was unfortunately postponed.
- Interfaith Scotland – Video Launch – This was a recognition of the work being done through both the Caritas Leadership Course at Conforti and the Interreligious Dialogue through the schools.
- Educational Work – Caritas Leadership Course – This is a two-day course aimed at engaging young people in interreligious dialogue as part of their Caritas Year activities.
- Educational Work – Human Fraternity Document Workshop – As part of our engagement in Scottish Interfaith Week schools are asked to deliver input on the Human Fraternity Document and give them the opportunity to present at the Conference.
- Educational Work – Edinburgh University CSU - Work continues to support Edinburgh University Catholic Students Union through liaison with the University chaplaincy team and the CSU students themselves.

As well as the above local and national work going on there was also an international conference in Augsburg in November. This was the "Meeting of the Section for Interreligious Dialogue of the CCEE Commission for Evangelisation and Culture" and was entitled "Nostra Aetate, 60 Years On: Perspectives on Catholic-Muslim Dialogue". As part of our submission to the conference, we highlighted the work we are doing in schools and their engagement in wider interreligious dialogue through their engagement in the Human Fraternity Conference and the recognition that this has received from Interfaith Scotland.

Catholic Parliamentary Office (CPO)

2025 Highlights

- The Catholic Parliamentary Office (CPO) engaged with Parliament, Government and stakeholders on several issues, including but not limited to proposals to legalise assisted suicide in both Holyrood and Westminster, proposals to decriminalise abortion, and proposed changes around the withdrawal of children from religious education and religious observance.

- The Director attended regular meetings of the Care Not Killing (CNK) Steering Group to coordinate a response to the Assisted Dying for Terminally Ill Adults (Scotland) Bill in the Scottish Parliament and the Terminally Ill Adults (End of Life) Bill in the UK Parliament. This included meetings with MSPs and MPs and helping to organise events. The Director also worked closely with the Marriage, Family and Life Commission and the Campaign Against Assisted Dying Campaign Group to inform Catholic parishes and the laity and encourage the Catholic community to engage with parliamentarians on both Bills.

- The CPO organised and supported a productive visit to London in April providing the bishops with a valuable opportunity to engage with MPs, particularly those representing Scottish constituencies, and to establish contact with the Scotland Office on key issues, including the increasing costs associated with clergy visas and international development aid.

- The CPO played a key role in organising the annual Ss Thomas More and John Fisher Mass in the Scottish Parliament in June. The Mass, sponsored by Mark Griffin MSP, was well attended, including the Presiding Officer, Alison Johnstone, and MSPs from across several parties. The Mass was followed by a reception where bishops had an opportunity to chat with MSPs. The CPO also organised an Ash Wednesday service in Holyrood, giving MSPs and staff the opportunity to receive ashes.

ACHIEVEMENT AND PERFORMANCE - Charitable activities (cont'd)

Catholic Parliamentary Office (CPO) - continued

- The CPO has worked closely with agencies and commissions of BCOS, including the provision of advice and support to the Scottish Catholic Education Service. The CPO has also worked with external organisations and committees including the Church of Scotland, CARE, Scottish Council on Human Bioethics, Anscombe Centre, and the Scottish Churches Committee.
- The CPO played a key part in organising a BCOS table at the National Prayer Breakfast.
- The Director has had regular meetings with Scottish Government as part of the government's Faith and Belief strategy, including attending a meeting with the Minister for Equalities.
- The CPO has been developing relationships and working with the Catholic Union of Great Britain (CU) with the aim of increasing the CU's presence in Scotland and to create the space for the CU to support the work of the Bishops' Conference. The Director is a member of the newly established CU Scotland Committee.
- The CPO has been active in encouraging lay participation in politics and in sending correspondence to its mailing list, diocesan chancellors, diocesan comms contacts, and using social media to share information. The CPO has also continued to: build on growth of traffic to its website and social media accounts; support BCoS agencies and other Catholic groups in political engagement; consider invitations to promote the work of the office and encourage active participation in the political discourse. The CPO has been working closely with the new media office to explore ways that we can share our message and important information with a wider audience.

The Office of Communications and Evangelisation

This is a new commission of the Bishops' Conference of Scotland, launched in December 2025. The Office was established to support the Church's evangelising mission by strengthening its communications, digital presence and engagement with both Catholic communities and the wider society.

Since its launch, the Office has focused on establishing core communications systems and processes, developing a stronger public voice for the Church in Scotland and building foundations for future campaigns and evangelisation initiatives.

Aims and Purposes

The Office aims to:

- Support the evangelising mission of the Church through effective communications;
- Communicate the life, teaching and witness of the Church clearly, consistently and credibly;
- Strengthen the Church's engagement with the media and wider society;
- develop a coordinated national approach to communications across our digital platforms;
- Create content that informs, inspires and encourages people in their faith.
- Support the agencies and commissions of the Bishops' Conference their own media strategies

Report of the Trustees (cont'd)
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ACHIEVEMENT AND PERFORMANCE - Charitable activities (cont'd)

Care of Creation Office (COC)

Throughout 2025, there were various events that took place. January saw the launch of our 'Design a Garden' competition for primary schools throughout Scotland, promoting the encyclical *Laudato Si'*, in partnership with SCES, and with the Knights of St. Columba as sponsors. The overall winning school was St. Columba's Primary School, Cupar, receiving the 1st Prize of £250, and Bishop McKenzie presented their winner's trophy during a special school assembly in September. The global *Laudato Si'* Week was celebrated by various groups throughout the country during May.
The theme of the global Season of Creation in 2025 was "Peace with Creation". On 6th September the National Season of Creation Conference took place in St. Margaret's, Stirling, and was attended by 52 people from across Scotland, including our President Archbishop William Nolan. Our keynote speaker was Rev. David Coleman, Chaplain to Eco-Congregation Scotland, who gave a detailed account of the encyclical *Laudato Si'* over its ten years; we were also fortunate to have a video message from Lorna Gold, Executive Director of the global *Laudato Si'* Movement. In the afternoon, parishes were encouraged to become more involved with the work of Justice & Peace, SCIAF, and Eco-Congregation Scotland.

Care of Creation Office (COC) - continued

To mark the first day of the COP30 Meeting in Belem, Brazil, a Mass was celebrated on 10th November by our President, Archbishop Nolan, in St. Andrew's Cathedral, Glasgow – this was well attended, including many pupil representatives from local schools, as well as politicians Anas Sarwar MSP (Leader of Scottish Labour Party) and Alison Johnstone MSP (Presiding Officer of Scottish Parliament). The Mass was followed by a reception in Eyre Hall where there was a live link to Ben Wilson of SCIAF, whilst he was attending the COP30 meeting in person.
Throughout the year, representatives attended quarterly meetings of the 'Net Zero' Sub-Committee of the Scottish Churches Committee, liaising with representatives from various faiths on initiatives for saving energy and reducing carbon emissions in church buildings. More about our work can be found at Bishops Conference of Scotland > Our Work > Promoting Respect and Care for Human Life > Care of Creation

Marriage, Family and Life Office

The Office assists the work of the National Commission for Marriage, Family and Life which has representation from each of the eight dioceses in Scotland, i.e. a married couple and a pro-life representative, along with diocesan clergy representatives. The commission meets online throughout the year with our President, Bishop Keenan. The development of a national Marriage Preparation Course has been initiated, including support for newly-married couples as they start a family. This follows the guidance of the late Pope Francis' document "Catechumenal Pathways for Married Life" which encourages couples to undergo marriage preparation over a

ACHIEVEMENT AND PERFORMANCE - Charitable activities (cont'd)

Marriage, Family and Life Office - continued

period of at least six months, ahead of a lifetime of marriage. We also promote the provision of marriage counselling in four of the dioceses, with online counselling available outwith those dioceses.

A sub-group of the commission, the Life Issues Working Group, consists of all eight diocesan pro-life representatives and meets quarterly to discuss initiatives and campaigns. The Office liaises with the Catholic Parliamentary Office to ensure a coordinated approach regarding pro-life matters such as abortion and assisted dying at Westminster and Holyrood Parliaments. Throughout the year, the Office also represents the Bishops' Conference of Scotland at meetings organised by the Vatican Dicastery for Laity, Family and Life, as well as meetings organised by the CCEE.

Every June there is a celebration of the Day for Life, a joint initiative with the Bishops of England & Wales and Ireland. The funds collected on the day in each of the eight dioceses in Scotland are split 50:50, with 50% staying in the diocese to fund their own 'life' projects, and the other 50% used nationally to support any work which strives to help people faced with restrictions on their ability to live in a fully dignified manner, including the disabled, refugees, etc. On the last Sunday of July, near the Feast Day of the grandparents of Jesus (St. Joachim & St. Anne), there is an annual Mass at Carfin to celebrate the World Day for Grandparents and the Elderly. We were delighted to welcome Bishop Toal and Bishop Dougan as concelebrants with Bishop Keenan.

On 25th October 2025, we held our inaugural National Family Conference in St. Bride's Centre, Motherwell, attended by over 40 families from across Scotland. Our guest speakers were John and Angela Deighan who gave their experience of bringing up children in the Catholic faith, as well as a live link from Denver, USA, to Chris Stefanick who spoke of the importance of the 'Domestic Church'. Couples met in diocesan groups in the afternoon to share experiences and form diocesan networks to ensure an ongoing dialogue after the conference. Throughout the day, children aged 3 – 18 years were engaged in age-appropriate activities, thanks to leaders of children's liturgy and members of the NET Ministry Team. The day finished with a joyful celebration of Mass in Our Lady of Good Aid Cathedral, and feedback from attendees was very positive so we hope to have more national conferences in the future.

Our quarterly newsletter and more information can be found at www.marriagefamilyandlife.org.uk

Report of the Trustees (cont'd)
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FINANCIAL REVIEW

Financial position

In 2025, the income of the trust from all sources was £1,664,240. The main sources are levies on dioceses authorised by the Bishops and parish collections agreed by the Bishops, providing financial support to Commissions and Agencies of the Bishops' Conference. Money is collected by each diocese and forwarded to CNET along with the levies.

Parish collections authorised by the Bishops for the purposes of the Commissions and Agencies which are received by the Bishops' Conference are:

- World Communications Day (to support the Catholic Communications Commission)
- Justice and Peace Collection (to fund Justice and Peace initiatives at diocesan level and support the work of the Commission at national level)
- Catholic Education Collection (to support the promotion of Catholic Education in the dioceses and the work of the Catholic Education Commission and the Scottish Catholic Education Service)
- Day for Life (an annual event in response to the call from Pope John Paul II who wanted to encourage the Catholic Community throughout the world to reflect on the profundity of Catholic teaching about the dignity of the human person from conception until natural death and to offer the opportunity to provide practical assistance to groups and organisations which work to uphold the person's dignity in a way which brings to everyone an appreciation of the compassion of Jesus Christ and the teaching of the Church).

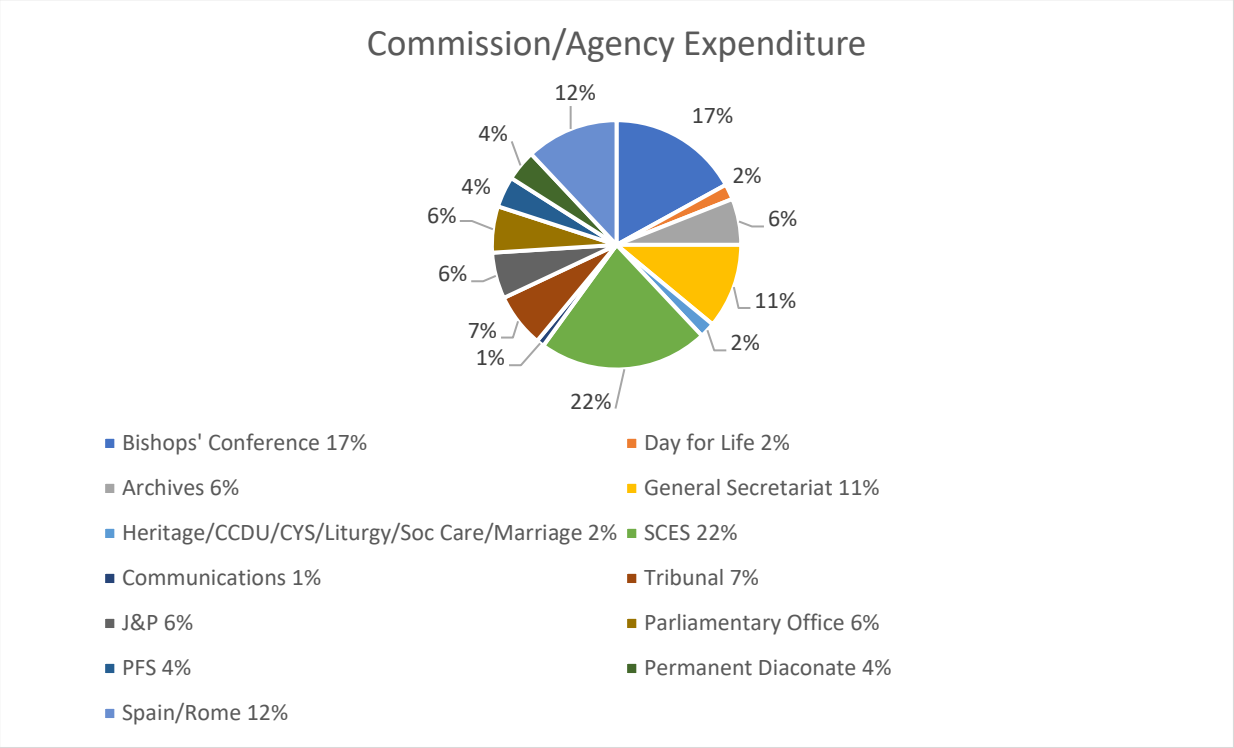
Other income is mainly derived from donations for materials provided by Commissions (e.g., magazines/posters/conferences etc).

The levies requested are based on the budgeted expenditure for each Commission/Agency in the forthcoming year.

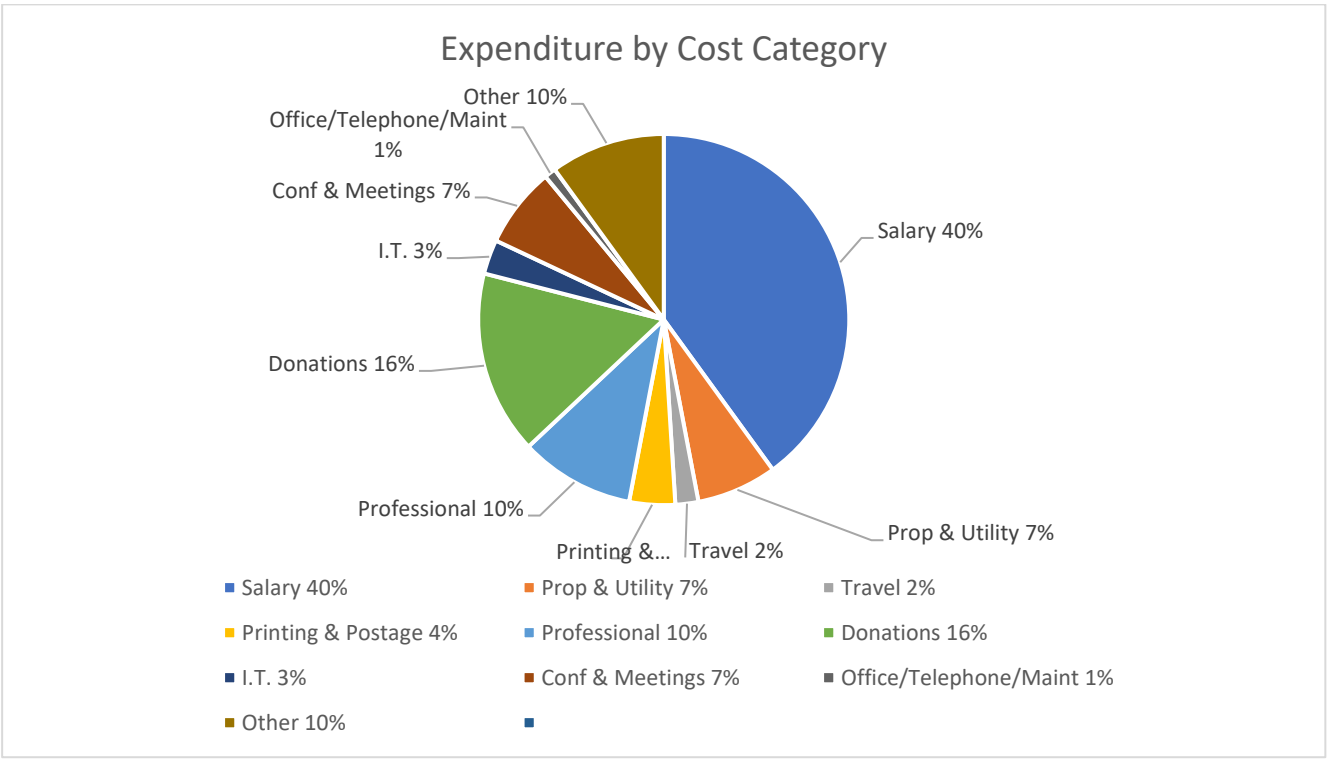
Report of the Trustees (cont'd)
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FINANCIAL REVIEW - Financial position (cont'd)

The following shows a breakdown of actual expenditure for each Commission/Agency.



The following shows a breakdown of actual expenditure by cost category.



Report of the Trustees (cont'd)
For the year ended 31 December 2025

FINANCIAL REVIEW (cont'd)

Financial position (cont'd)
As in previous years, the donations primarily relate to payments to other organisations such as Pontifical Scots College, Rome and other appropriate donations are made from the 'Day for Life' fund.

Several lay professional persons are employed within the Commissions to provide expertise in appropriate areas hence salary costs are the major category of expenditure incurred.

Principal funding sources
CNET is dependent upon diocesan levies for its income, which are agreed annually by the Bishops (and reviewed by the members of the Episcopal Finance Committee).

Investment policy and objectives
The charity holds funds on deposit at the bank and in investments. The trustees seek to maintain an ethical investment policy through a process of making judgments about the products, services and corporate practices as well as their financial efficacy. A new ethical policy document was approved this year.

Reserves policy
The charity has significant free unrestricted reserves. This level is continually reviewed to ensure that there are adequate free reserves to meet continuing charitable commitments and operational activities. It is also felt that this level enables us to deal with any major contingency that might arise. In addition, Restricted Reserves are held for various projects, see note 19.

The charity has both unrestricted and restricted reserves and the Trustees review budgets and management accounts on a regular basis to monitor the activity of the charity and the utilisation of incoming resources. On this basis the Trustees consider the charity to be a going concern and financial statements are accordingly prepared on the going concern basis. There are no known, material uncertainties about the charity's ability to continue as a going concern.

Going concern

The trustees are in agreement that they have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. There are no known material uncertainties, and it is therefore appropriate to prepare the financial statements on a going concern basis.

Risk Assessment
The Trustees assess the risks to which the charity is exposed, particularly those relating to organisational structure, operational areas and finances, by identifying and ranking risks in terms of their potential impact and likelihood. The Trustees believe that by monitoring reserve levels, ensuring that controls exist over finance systems and examining the organisational structure and operational areas of the charity they are developing appropriate strategies, and are establishing effective systems to mitigate these risks.

Report of the Trustees (cont'd)
For the year ended 31 December 2025

FUTURE PLANS

Justice & Peace

Plans for 2026

- **J&P Europe General Assembly:** We will host the European General Assembly in Glasgow in September 2026, welcoming delegates for a three-day program of seminars and public witness.
- **Website:** Work for a new, modernised J&P Scotland website got underway in 2025 and we aim to launch the finalised version in early 2026.
- **Parish Advocacy Resources:** We will develop new prayer and advocacy resources with specific CST references to better support local parishes in justice and peace activities.
- **Caritas Expansion:** We will finalise resources for the Caritas Parish Project and identify new parishes to join the initiative.

Scottish Catholic Education Service (SCES)

Focus for 2026

- Achieving new SCES strategic priorities and action plan as determined at our December 2025 meeting (including) strengthening of volunteer and support network to achieve actions
- Launch of Hope award
- Partnership with Scottish Government and Education Scotland on the Curriculum Improvement cycle

Scottish Catholic Archives

2026 continuing work -

- Parish Registers Collection - 950 to be housed in custom boxes We have now received more than 300 boxes and are awaiting the next 50 boxes from the Scottish National Library Conservation Unit.
- CAS – Catholic Archives Society Conference at Yarnfield Conference Centre, Staffs, 18th to 20th May.
- Dr Jo Tucher from University of Glasgow and the Archive are about to start work on making the Registrum Vetus (JB/1/1) accessible online. We hope to use the open software IIIF (International Image Interoperability Framework) and host on the SCA web site to publish and retain full control.
- Collected archives from Dunkeld Diocese. These consisted mostly of Bishops Logans correspondence. With some items relating to Scottish Association of Former Students of St Sulpice (The French Society). These will need box listed.
- A Visit to the Scots College in Salamanca is being arranged, to carry out an audit on the historical collection and move their catalogue over to the new system, with updates etc… before the big anniversary.

Report of the Trustees (cont'd)
For the year ended 31 December 2025

FUTURE PLANS (cont'd)

Catholic Parliamentary Office (CPO)

2026 Future Events

- The CPO will continue to engage with Parliament and Government in the year ahead, including responding to legislative proposals related to assisted suicide, religious education and religious observance in schools, and prostitution. The CPO will also engage with proposals to decriminalise abortion in Scotland and changes to certain aspects of family law. The Director will also engage with other proposals, consultations and legislation of interest to the Bishops' Conference.
- The Director will continue to meet with the Care Not Killing Alliance Steering Group and other stakeholders to coordinate an effective response to efforts to legalise assisted suicide across the UK. The CPO will continue to engage with the Catholic community in Scotland through parishes, mailing lists, social media and voluntary groups to encourage contact with MSPs and MPs on the issue of assisted suicide.
- The CPO will create and publish election resources on the CPO website ahead of the Scottish Parliament election in May. These resources will serve as a guide to lay people as they navigate the election. The resource will include the bishops' pastoral letter, briefing on Catholic Social Teaching, suggested questions for candidates, and a guide to hosting hustings. The CPO will work closely with the Office for Communications and Evangelisation in this area.
- The CPO will organise and support a Mass in the Scottish Parliament to commemorate the Feast of Ss. Thomas More and John Fisher. This is scheduled to take place on Wednesday 24 June and will be followed by a meet and greet with MSPs. The CPO will also organise an Ash Wednesday service in Holyrood and give MSPs and staff the opportunity to receive ashes.
- The CPO will explore the possibility of a bishops' visit to Westminster in 2026.
- The CPO will continue to work closely with agencies and commissions of BCOS, including the new Office for Communications and Evangelisation, to provide support and assistance and to further the aims and objectives of BCOS. The Director will continue to work constructively with the Catholic Union of Great Britain and other external stakeholders.
- The CPO will support the Bishops' Conference's participation in The Calling/Revival event in October.
- The CPO aims to: continue building on growth of traffic to its website and social media accounts and increase numbers on its mailing list and finalise a new website; support BCoS agencies and other Catholic groups in political engagement; consider invitations to promote the work of the office and to encourage active participation in the political discourse.

Ecumenism and Interreligious Dialogue

There will be the following conferences/courses during 2026 -

- Human Fraternity Conference
- Caritas Leadership Course
- Nostrae Aetate Conference

Report of the Trustees (cont'd)
For the year ended 31 December 2025

FUTURE PLANS (cont'd)

The Office of Communications and Evangelisation

Planned Work for 2026

As the Office moves into its first full year of operation, priorities for 2026 will include developing a coordinated national communications strategy, strengthening the Church's digital presence, expanding relationships with the media, producing multimedia resources to support evangelisation, and delivering national campaigns on key pastoral initiatives.

Planned projects include the Assisted Suicide Parliamentary Communications Campaign, The RCIA Awareness Campaign, The "Come Home at Easter" initiative, the "Called to Teach" campaign in partnership with SCES, the launch of a new podcast, and the completion of the Scottish Saints video series.

Report of the Trustees (cont'd)
For the year ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The charity is an unincorporated association constituted by the Statutes of the Bishops' Conference of Scotland, approved on 29th November 2003 at the Congregation for Bishops in Rome, in accordance with the Motu Proprio Apostolos Suos of Pope John Paul II, 21st May 1998 and the Observations of the Congregation for Bishops, 21st September 2002, and governed by the provisions of the Code of Canon Law (1983). In order to support their charitable aims when working together the Roman Catholic Archbishops and Bishops of Scotland, known since 1986 as the Bishops' Conference of Scotland, established a declaration of Trust as from 4th April 1968, under the title of the Catholic National Endowment Trust (CNET). The Bishops' Conference of Scotland (CNET) is a recognised Scottish charity and as such is not subject to UK income tax.

Trustees and decision making

The trustees of the charity are the Diocesan Bishops of Scotland.

Organisational structure

The Trust is administered by the General Secretary of the Bishops' Conference who is appointed by the Trustees.

To ensure that there is close financial scrutiny of the Bishops' Conference of Scotland's Accounts the Finance Officer provides regular updates to the Bishops at their meetings and also to the Diocesan Finance Officers at their Episcopal Finance Committee meetings. The Bishops' Conference budget, which specifies the income to be received from the Dioceses to meet the anticipated expenditure for the coming year, is agreed by the Bishops' at their end of year meeting. However, prior to this the Episcopal Finance Committee review in detail the budget and raise any issues before making recommendations to the Bishops and seeking their approval. There are regular monthly reports distributed to each Commission which details their expenditure to ensure that they remain within their budgeted expenditure.

Induction and training of new trustees

In order to properly discharge their duties, Trustees are provided with an induction which details the structure and objectives of the Trust and sets out what their responsibilities are as Bishops in the Roman Catholic Church. There is also an induction course given by the Holy See in Rome. Additional training is provided wherever necessary and there are six meetings of the Bishops' Conference per year with further meetings of the Standing Committee of the Conference which consists of the President, Vice-President, Episcopal Secretary and the General Secretary of the Bishops' Conference of Scotland. The Bishops are advised in the administration of the Trust by the Episcopal Finance Committee which is composed of both clerics and lay people who have a responsibility and expertise in the governance and financial management of the Church.

Key management remuneration

The key management personnel of the charity consist of the trustees and the General Secretary. No remuneration is paid to the trustees or the current General Secretary.

Report of the Trustees (cont'd)
For the year ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC016650

Principal address
General Secretariat
Bishops' Conference of Scotland
64 Aitken Street
Airdrie
Lanarkshire
ML6 6LT

Trustees
Right Rev Hugh Gilbert, Bishop of Aberdeen
Right Rev John Keenan, Bishop of Paisley
Right Rev Brian McGee, Bishop of Argyll and the Isles
Most Rev William Nolan, Archbishop of Glasgow
Right Rev Joseph Toal, Bishop of Motherwell
Most Rev Leo Cushley, Archbishop of St. Andrews & Edinburgh
Right Rev Francis Dougan, Diocese of Galloway
Right Rev Andrew McKenzie, Diocese of Dunkeld

General Secretary
Rev Gerard Maguiness – to 31st January 2026
Ms Luisa Campbell – from 1st February 2026

Independent auditors
AAB Audit & Accountancy Limited
Statutory Auditors
133 Finnieston Street
Glasgow
G3 8HB

Bankers
Bank of Scotland
40 South Bridge Street
Airdrie
ML6 6JA

Brokers
Brewin Dolphin
Level 8 Cadworks
41 West Campbell Street
Glasgow
G2 6SE

Report of the Trustees (cont'd)
For the year ended 31 December 2025

Statement of Trustees Responsibilities
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's constitution requires 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 and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's constitution. 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.

Statement as to Disclosure of Information to Auditors
Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors
A resolution to appoint AAB Audit & Accountancy Limited as auditor of the charity will be proposed at the next general meeting.

Approved by order of the members of the board of Trustees and signed on their behalf by:



Right Rev Joseph Toal, Bishop of Motherwell
Trustee

Date: 29/09/2026

Report of the Independent Auditors' Report
To the Trustees of The Bishops' Conference of Scotland Catholic National Endowment Trust

Opinion
We have audited the financial statements of The Bishops' Conference of Scotland Catholic National Endowment Trust for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement, the Notes to the Cash Flow Statement and the Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:
- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:
- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information
The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Report of the Independent Auditors' Report
To the Trustees of The Bishops' Conference of Scotland Catholic National Endowment Trust (continued)

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks within which the charity operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charity SORP.

We identified the greatest risk of material impact on the financial statements from irregularities including fraud to be:

- Management override of controls to manipulate the charity's results;
- Timing and completeness of revenue recognition;
- Management judgement applied in calculating estimates and provisions; and
- Compliance with relevant laws and regulations which directly impact the financial statements and those that the charity needs to comply with for the purpose of trading.

Report of the Independent Auditors' Report
To the Trustees of The Bishops' Conference of Scotland Catholic National Endowment Trust (continued)

Our responsibilities for the audit of the financial statements (continued)

Our audit procedures to respond to these risks included:

- Testing of journal entries and other adjustments for appropriateness;
- Testing a sample of revenue transactions to ensure appropriate recognition;
- Reviewing and sample of year end debtor balances to ensure post year end receipts support debtor recoverability;
- Evaluating the business rationale of significant transactions outside the normal course of business;
- Reviewing judgements made by management in their calculation of accounting estimates for potential management bias;
- Enquiries of management about litigation and claims and inspection of relevant correspondence;
- Reviewing legal and professional fees to identify indications of actual or potential litigation, claims and any non-compliance with laws and regulations;
- Analytical procedures to identify any unusual or unexpected trends or relationship; and

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

AAB Audit & Accountancy Limited

Angus McCuaig (Senior Statutory Auditor)

for and on behalf of
AAB Audit & Accountancy Limited

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
133 Finnieston Street
Glasgow
G3 8HB

Date: 30 September 2026

Statement of Financial Activities
For the year ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	255,457	112,056	367,513	145,993
Charitable activities					
Bishops' Conference	5	854,506	279,000	1,133,506	1,192,105
Investment income	4	101,503	29,608	131,111	111,495
Other income	4	32,110	-	32,110	128,948
Total		1,243,576	420,664	1,664,240	1,578,541
EXPENDITURE ON					
Charitable activities					
Bishops' Conference	6	1,104,148	551,057	1,655,205	1,441,217
Total		1,104,148	551,057	1,655,205	1,441,217
NET INCOME/(EXPENDITURE) BEFORE NET GAINS/(LOSSES) ON INVESTMENTS		139,428	(130,393)	9,035	137,324
Net gains/(losses) on investments	13	109,732	36,717	146,449	181,122
Net gains/(losses) on NET INCOME / (EXPENDITURE)		249,160	(93,676)	155,484	318,446
Transfers between funds	18	-	-	-	-
		249,160	(93,676)	155,484	318,446
Other recognised gains / losses					
Actuarial gains/(losses) on defined benefit schemes	20	(42)	-	(42)	(6,202)
Gain/(losses) on disposal of fixed assets		-	-	-	(456)
Net movement in funds		249,118	(93,676)	155,442	311,788
RECONCILIATION OF FUNDS					
Total funds brought forward		4,339,135	1,798,092	6,137,227	5,825,439
TOTAL FUNDS CARRIED FORWARD		4,588,253	1,704,416	6,292,669	6,137,227

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements.

Balance Sheet
As at 31 December 2025

	Notes	£	2025 £	2024 £
Fixed assets				
Tangible fixed assets	12	41,785		47,898
Investments	13	4,939,026		4,818,462
			4,980,811	4,866,360
Current assets				
Debtors	14	429,323		371,871
Stock		498		-
Bank		1,006,520		1,024,481
		1,436,341		1,396,352
Creditors: amounts falling due within one year	15	(119,644)		(119,004)
Net current assets			1,316,697	1,277,348
			6,297,508	6,143,708
Pension liability	20		(4,839)	(6,481)
			6,292,669	6,137,227
Represented by:				
Unrestricted funds:				
General fund	18		4,593,092	4,345,616
Pension reserve	18		(4,839)	(6,481)
Restricted funds	18		1,704,416	1,798,092
			6,292,669	6,137,227

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



Right Rev Joseph Toal, Bishop of Motherwell
Trustee

Date: 29/09/2026

The notes form part of these financial statements.

Cash Flow Statement
For the Year ended 31 December 2025

	Cashflow Notes	2025 £	2024 £
Cash flows from operating activities:			
Cash generated from operation	1	(42,815)	40,165
Net cash provided by (used in) operating activities		(42,815)	40,165
Cash flows from investing activities:			
Purchase of tangible fixed assets		(5,437)	(3,398)
Sale of tangible fixed assets		-	115,000
Purchase of investment		(637,592)	(1,167,996)
Sale of investment		663,477	188,690
Interest received		4,406	8,622
Net cash provided by (used in) investing activities		24,854	(859,082)
Change in cash and cash equivalents in the reporting period		(17,961)	(818,917)
Cash and cash equivalents at the beginning of the reporting period		1,024,481	1,843,398
Cash and cash equivalents at the end of the reporting period		1,006,520	1,024,481

Notes to the Cash Flow Statement
For the Year ended 31 December 2025

1. Reconciliation of net income to net cash flow from operating activities

	2025	2024
	£	£
Net income for the reporting period (as per the statement of financial activities)	155,484	318,446
Adjustments for:		
Depreciation charges	11,550	13,070
(Gain)/Loss on disposal of assets	-	(106,000)
Unrealised (gain)/loss on investments	(54,316)	(174,016)
Realised (gain)/loss on investments	(92,133)	(7,106)
Interest received	(4,406)	(8,622)
(Increase)/Decrease in stocks	(498)	-
(Increase)/Decrease in debtors	(57,452)	52,477
Increase/(Decrease) in creditors	640	(44,934)
Difference between pension charge and cash contributions	(1,684)	(3,150)
Net cash provided by (used in) operating activities	(42,815)	40,165

Notes to the Financial Statements
For the Year ended 31 December 2025

1) General information

The Bishops' Conference of Scotland is a registered Scottish charity (Charity Number SC016650) and constitutes an unincorporated charity.

The principal address of the charity is General Secretariat, Bishops' Conference of Scotland, 64 Aitken Street, Airdrie, Lanarkshire, ML6 6LT.

2) Accounting policies

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

Going concern
The trustees are in agreement that they have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. There are no known material uncertainties, and it is therefore appropriate to prepare the financial statements on a going concern basis.

Critical accounting judgements and estimates
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Income
Income from the various Dioceses of Scotland, donations and gifts and other income in furtherance of the Charity's objectives is recognised once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. Expenditure is inclusive of any VAT which cannot be recovered, as the charity is not registered for VAT with HM Revenue and Customs.

Charitable activities costs include costs directly related to the cost of delivering the services of the charity and include support costs incurred in support of the direct costs.

2) Accounting policies (continued)

Support costs are costs attributable to the management of the charity and its financial affairs.

Governance costs, a category within support costs, are costs attributable to compliance with statutory requirements.

Taxation
No liability to taxation arises as The Bishops' Conference is a recognised charity in Scotland and is accordingly exempt from taxation on income which is applied for charitable purposes.

Tangible fixed assets
All capital expenditure on fixed assets is capitalised.

Depreciation of fixed assets is calculated to write off the cost or valuation less any residual value over their estimated useful lives as follows: -

Property improvements	-	20% reducing balance
Office equipment	-	25% straight line
Furniture and fittings	-	20% reducing balance; 5% straight line

Fixed assets investments
Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market value. The Statement of Financial Activities includes net gains and losses arising on revaluation and disposals throughout the year.

Realised gains and losses
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Fund accounting
Funds held by the charity are either:

Unrestricted funds
These funds include a fund which represents the accumulated surplus on general funds and is available for use at the discretion of the Trustees in the furtherance of the general charitable objectives.

They also include funds which have been designated to cover the charity's property fixed assets.

Restricted funds
These are funds that can only be used for the particular restricted purpose - as specified by the donor or when funds are raised for particular purposes.

Notes to the Financial Statements
For the Year ended 31 December 2025

2) Accounting policies (continued)

Pensions costs
The charity does not operate a pension scheme. Payments are made to the independent pension schemes of most employees; in addition for two employees, payments are made to two defined benefit contribution schemes of which these employees were eligible. In respect of the Pensions Trust scheme the charity has accounted for agreed deficit reduction payments as below. For the second scheme all contributions are charged to expenditure as made, as it is not possible to quantify from the multi-employer schemes any liability.

The charity participates in The Pensions Trust – The Growth Plan Pension Scheme. From January 2014 in accordance with FRS 102 where the scheme is in deficit and where the charity has agreed to a deficit funding arrangement the charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate. The unwinding of the discount rate is recognised as a finance cost. Refer to Note 21 for details on the accounting of the employee benefit obligations.

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors
Other Debtors and accrued income are recognised at the settlement amount due with appropriate allowances for any irrecoverable amounts when there is objective evidence that the asset is impaired.

Cash and cash equivalents
Cash and cash equivalents comprise cash and bank accounts with a short term of maturity, being twelve months or less, from opening of the deposit or similar account.

Creditors
Other creditors and accrued expenses are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Other creditors and accrued expenses are recognised at their settlement amount after allowing for any discounts due.

Termination benefits
Termination benefits are recognised when the charity is demonstrably committed to terminating the employment of one or more employees before the normal retirement date or providing termination benefits as a result of an offer made to encourage voluntary redundancy. A liability and related expense is recognised at the earlier of when the charity can no longer withdraw the offer of those benefits and when it recognises related restructuring costs. Termination benefits are measured at the best estimate of the expenditure required to settle the obligation at the reporting date.

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

3) Donations and legacies

	2025	2024
	£	£
Donations	367,513	145,993

Donations	2025	2024
	£	£
Day for Life	66,927	38,537
Bishopric of the Forces	1,500	1,500
John Menzies Trust – Archives & Priests for Scotland	207,933	-
Scots College Spain	27,480	46,942
Scots College Rome	4,840	4,540
Scots College Spain – to CNET	50,000	
Catholic Insurance Services	-	40,000
Justice & Peace	5,000	-
Tribunal	1,780	1,237
Missio	-	10,000
Misc Donations	2,053	3,237
	367,513	145,993

4) Investment and Other income

	2025	2024
	£	£
Gain on sale of property	-	106,000
Other Income - Miscellaneous	32,110	22,948
Dividends received	126,705	102,873
Bank interest received	4,406	8,622
	163,221	240,443

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

5) Income from charitable activities

	Activity	2025 £	2024 £
Pro rata income	*Bishops' Conference*	868,205	928,590
Magazine subscriptions	*Bishops' Conference*	60,020	55,719
Publications	*Bishops' Conference*	12,943	18,492
Conferences / In service courses	*Bishops' Conference*	90,878	85,155
Other Agency/Commission income	*Bishops' Conference*	87,799	56,919
Royalty Income	*Bishops' Conference*	2,482	37,149
NALCC income	*Bishops' Conference*	11,179	10,081
		1,133,506	1,192,105

	2025 £	2024 £
St Andrews and Edinburgh	143,422	153,171
Glasgow	225,107	234,540
Motherwell	234,490	231,297
Dunkeld	39,396	81,368
Argyll and The Isles	10,231	10,860
Aberdeen	45,361	43,112
Galloway	39,567	37,605
Paisley	130,631	136,637
	868,205	928,590

6) Charitable activities costs

	Direct costs (see note 7) £	Support costs (see note 8) £	Total £
Bishops' Conference	1,528,327	126,878	1,655,205
	1,528,327	126,878	1,655,205

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

7) Direct costs of charitable activities

	2025 £	2025 £	2024 £	2024 £
Staff costs		544,999		612,565
Property and utility costs		114,166		110,926
Travel costs		38,022		32,425
Printing and postage costs		65,874		56,836
Advisory and professional fees		158,185		133,808
Repairs and maintenance		7,372		9,148
Donations		220,263		78,773
Day for Life Donations		39,000		26,500
IT costs		46,299		53,715
Conference and meeting costs		113,845		100,978
Office expenses and telephone		11,214		9,067
Other overheads				
- Subscriptions	13,045		12,076	
- Preservation	20,398		6,294	
- Diaconate/PFS retreats & training	110,526		43,595	
- Relocation/Transport	-		612	
- General	13,299		18,559	
		157,268		81,136
Depreciation		11,550		13,070
Interest on pension scheme liabilities		270		97
		1,528,327		1,319,044

8) Support Costs

	Management £	Governance £	2025 £	2024 £
Bishops' Conference	76,851	50,027	126,878	122,173

Support costs, included in the above, are as follows:

Management costs

	2025 £	2024 £
Staff costs	76,851	70,165
	76,851	70,165

Governance costs

	2025 £	2024 £
Staff costs	33,027	36,008
Auditors' remuneration	17,000	16,000
	50,027	52,008

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

9) Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

During the year the Trustees received reimbursement for travel and subsistence expenditure amounting to £10,784 (2024 - £10,407).

10) Staff Costs

	2025	2024
	£	£
Wages and salaries	549,179	547,133
Termination costs	-	66,567
Social security costs	49,849	51,408
Other pension costs	57,802	56,877
FRS 102 pension adjustment	(1,954)	(3,247)
	654,876	718,738

The average monthly number of employees during the year was as follows:

	2025	2024
Administrative	23	25

Employees receiving gross salaries in the following range:	2025	2024
£60,001 to £70,000	1	1
£80,001 to £90,000	-	1
£90,001 to £100,000	1	-
£100,001 to £110,000	-	1

The key management personnel of the charity consist of the trustees and the general secretary. The total benefits of the key management personnel in the year were £10,146 (2024 - £9,343).

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

11) Comparatives for the statement of financial activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	52,317	93,676	145,993
Charitable activities			
Bishops' Conference	800,715	391,390	1,192,105
Investment income	111,495	-	111,495
Other income	128,948	-	128,948
Total	1,093,475	485,066	1,578,541
EXPENDITURE ON			
Charitable activities			
Bishops' Conference	899,872	541,345	1,441,217
Other Expenditure	-	-	-
Total	899,872	541,345	1,441,217
NET INCOME/(EXPENDITURE) BEFORE NET GAINS/(LOSSES) ON INVESTMENTS	193,603	(56,279)	137,324
Net gains/(losses) on investments	126,497	54,625	181,122
NET INCOME/(EXPENDITURE)	320,100	(1,654)	318,446
Transfers between funds	-	-	-
	320,100	(1,654)	318,446
Other recognised gains / losses			
Actuarial gains / losses on defined benefit scheme	(6,202)	-	(6,202)
Gain/(losses) on disposal of fixed assets	-	(456)	(456)
Net movement in funds	313,898	(2,110)	311,788
RECONCILIATION OF FUNDS			
Total funds brought forward	4,025,237	1,800,202	5,825,439
TOTAL FUNDS CARRIED FORWARD	4,339,135	1,798,092	6,137,227

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

12) Tangible fixed assets

	Freehold property £	Improvements to property £	Fixtures & fittings £	Office Equipment £	Total £
Cost					
At 1 January 2025	-	130,604	22,491	66,165	219,260
Additions	-	-	1,992	3,445	5,437
Disposals	-	-	-	-	-
At 31 December 2025	-	130,604	24,483	69,610	224,697
Depreciation					
At 1 January 2025	-	96,366	12,981	62,015	171,362
Charge for year	-	6,847	1,608	3,095	11,550
Disposals	-	-	-	-	
At 31 December 2025	-	103,213	14,589	65,110	182,912
Net book value					
At 31 December 2025	-	27,391	9,894	4,500	41,785
At 31 December 2024	-	34,238	9,510	4,150	47,898

13) Fixed asset investments

	2025 £	2024 £
Market value:		
At 1 January 2025	4,818,462	3,658,034
Disposals	(663,477)	(188,690)
Purchases	637,592	1,167,996
Revaluations	146,449	181,122
At 31 December 2025	4,939,026	4,818,462

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

14) Debtors: Amounts falling due within one year

	2025	2024
	£	£
Other debtors	119,768	155,702
Accrued income	280,319	186,299
Prepayments	29,236	29,870
	429,323	371,871

Included in 'Other debtors' are amounts totaling £0 (2024: £0) which are due greater than one year.

15) Creditors: Amounts falling due within one year

	2025	2024
	£	£
Other creditors	52,141	63,703
Accrued expenses	67,503	55,301
	119,644	119,004

16) Operating lease commitments

The following operating lease payments are committed to be paid:

	2025	2024
	£	£
Within one year	50,500	56,000
Between one and five years	30,500	56,000
	81,000	112,000

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

17) Analysis of net assets between funds

	General fund & Pension reserve	Designated funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£	£
Fixed assets	40,574	-	1,211	41,785	47,898
Investments	3,805,079	-	1,133,947	4,939,026	4,818,462
Current assets	866,083	-	570,258	1,436,341	1,396,352
Current liabilities	(118,644)	-	(1,000)	(119,644)	(119,004)
Pension liability	(4,839)	-	-	(4,839)	(6,481)
	4,588,253	-	1,704,416	6,292,669	6,137,227

Comparatives for analysis of net assets between funds

	General fund & Pension reserve	Designated funds	Restricted funds	2024 Total funds
	£	£	£	£
Fixed assets	46,082	-	1,816	47,898
Investments	3,706,197	-	1,112,265	4,818,462
Current assets	704,305	-	692,047	1,396,352
Current liabilities	(110,968)	-	(8,036)	(119,004)
Pension liability	(6,481)	-	-	(6,481)
	4,339,135	-	1,798,092	6,137,227

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

18) Movement in funds

	At 1/1/25 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
Unrestricted funds				
General fund	4,345,616	247,476	-	4,593,092
Pension reserve	(6,481)	1,642	-	(4,839)
Designated funds:				
Fixed Assets - Property	-	-	-	-
	4,339,135	249,118	-	4,588,253
Restricted funds				
Scottish Catholic Education Service	38,157	(8,773)	-	29,384
Communication & Evangelisation	155,199	(2,707)	(51,310)	101,182
Justice and Peace	31,027	(19,302)	-	11,725
Day for Life	89,043	27,927	-	116,970
Holy See Pro Rata	-	-	-	-
Public Inquiry	18,011	-	-	18,011
Historical Review	77,272	-	-	77,272
Pontifical Scots College Rome	1,321,790	(118,079)	51,310	1,255,021
Scots College Spain	67,593	27,258	-	94,851
	1,798,092	(93,676)	-	1,704,416
Total funds	6,137,227	155,442	-	6,292,669

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

18) Movement in funds (cont'd)

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	1,243,576	(1,105,832)	109,732	247,476
Pension reserve	-	1,684	(42)	1,642
Designated funds:				
Fixed Assets - Property	-	-	-	-
	1,243,576	(1,104,148)	109,690	249,118
Restricted funds				
Scottish Catholic Education Service	198,600	(207,373)	-	(8,773)
Communication & Evangelisation	5,199	(10,518)	2,612	(2,707)
Justice and Peace	74,034	(93,336)	-	(19,302)
Day for Life	66,927	(39,000)	-	27,927
Holy See Pro Rata	10,000	(10,000)	-	-
Public Inquiry	-	-	-	-
Historical Review	-	-	-	-
Pontifical Scots College Rome	38,424	(190,608)	34,105	(118,079)
Scots College Spain	27,480	(222)	-	27,258
	420,664	(551,057)	36,717	(93,676)
Total funds	1,664,240	(1,655,205)	146,407	155,442

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

18) Movement in funds (cont'd)

Restricted funds
The Scottish Catholic Education Service sets national policy on all educational matters on behalf of the Roman Catholic Bishops of Scotland.

The Office of Communication & Evangelisation sets out the mission of the church through the various modern means of communication.

Justice and Peace Commission represents social justice and human rights at both national and international levels.

The Day for Life has been established by the Bishops' Conference of Scotland as an annual event in response to a request from Pope John Paul II, who wanted to encourage the Catholic Community throughout the world to reflect on the profundity of Catholic teaching about the dignity of the human person from conception until natural death, and to offer the opportunity to provide practical assistance to groups and organisations which work to uphold the person's dignity in a way which brings to everyone an appreciation of the compassion of Jesus Christ and the teaching of the Church. The Day for Life is celebrated each year on the 31st May, Feast of Visitation, and a collection is taken up at Masses on the Sunday which follows the feast.

It is a requirement of Canon Law 1271 that each Diocese makes a discretionary contribution towards the costs of the Holy See, according to its own financial circumstances. The Scottish Dioceses agreed that this figure would be remitted through the Bishops' Conference CNET 1 account and it is charged to the Dioceses in the usual way.

Public Inquiry - SCAI - Scottish Child Abuse Inquiry. The Inquiry was established in 2015 to look at abuse of under 18-year olds in residential settings, children's homes, boarding schools up to December 2014 and dating back 100 years. Originally intended to run for 4 years, its remit was extended in 2018; it will report to Scottish Ministers "as soon as reasonably practicable". The Bishops' Conference is no longer an active participant in the Inquiry.

Historical Review of Case Files is one of three initiatives announced in the autumn of 2013 by the Bishops' Conference of Scotland to review all clergy case files from 1947 - 2005. Although the Inquiry continues, the locus of the Conference in further proceedings is remote and it awaits the final summary of the interim summaries.

Pontifical Scots College Rome - In 2023 the College gifted an investment portfolio in addition to the other donations to BCoS. This is to be held as a restricted fund for the benefit of future seminarians.

Royal Scots College, Spain

The College in Spain also donated funds to BCoS to be held as a restricted fund for the benefit of future seminarians.

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

18) Movement in funds (cont'd)

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds:				
General fund	4,019,666	210,950	115,000	4,345,616
Pension reserve	(3,429)	(3,052)	-	(6,481)
Designated funds:				
Fixed Assets - Property	9,000	106,000	(115,000)	-
	4,025,237	313,898	-	4,339,135
Restricted funds				
Scottish Catholic Education Service	19,704	18,453	-	38,157
Communication & Evangelisation	137,030	18,169	-	155,199
Justice and Peace	34,070	(3,043)	-	31,027
Day for Life	78,058	10,985	-	89,043
Holy See Pro Rata	-	-	-	-
Public Inquiry	71,771	(53,760)	-	18,011
Historical Review	77,272	-	-	77,272
Pontifical Scots College, Rome	1,360,152	(38,362)	-	1,321,790
Scots College, Spain	22,145	45,448	-	67,593
	1,800,202	(2,110)	-	1,798,092
Total funds	5,825,439	311,788	-	6,137,227

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

18) Movement in funds (cont'd)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds:				
General fund	987,475	(903,022)	126,497	210,950
Pension reserve	-	3,150	(6,202)	(3,052)
Designated funds:				
Fixed Assets - Property	106,000	-	-	106,000
	1,093,475	(899,872)	120,295	313,898
Restricted funds				
Scottish Catholic Education Service	199,900	(181,447)	-	18,453
Communication & Evangelisation	113,903	(149,903)	54,169	18,169
Justice and Peace	72,907	(75,950)	-	(3,043)
Day for Life	38,537	(27,552)	-	10,985
Holy See Pro Rata	10,000	(10,000)	-	-
Public Inquiry	-	(53,760)	-	(53,760)
Historical Review	-	-	-	-
Pontifical Scots College Rome	2,878	(41,240)	-	(38,362)
Scots College Spain	46,941	(1,493)	-	45,448
	485,066	(541,345)	54,169	(2,110)
Total funds	1,578,541	(1,441,217)	174,464	311,788

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

19) Related party disclosures

The related party transactions in the year were the expenses reimbursed to trustees as detailed at note 9.

20) Employee Benefit Obligations

The charity does not operate a pension scheme. Payments are made to the independent pension schemes of most employees; in addition for two employees, payments are made to two defined benefit contribution schemes of which these employees were eligible. In respect of the Pensions Trust scheme the charity has accounted for agreed deficit reduction payment as below. For the second scheme all contributions are charged to expenditure as made as it is not possible to quantify from the multi-employer schemes any liability.

The charity participates in the Pensions Trust Scheme (scheme), a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last man standing arrangement'. Therefore, the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2025 to 31 March 2028:	£2,100,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Notes to the Financial Statements
For the Year ended 31 December 2025 (Cont'd)

20) Employee Benefit Obligations (cont'd)

From 1 April 2022 to 31 January 2025: £3,312,000 per annum

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the charity has agreed to a deficit funding arrangement the charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present values of provision

	2025	2024	2023
	£	£	£
Present value of provision	4,839	6,481	3,429

Reconciliation of opening and closing provisions

	2025	2024
	£	£
Provision at start of period	6,481	3,429
Interest expense	270	97
Deficit contribution paid	(1,954)	(3,247)
Remeasurements - change in assumptions	42	40
Remeasurements – amendments to contribution schedule	-	6,162
Provision at end of period	4,839	6,481

Income and expenditure impact

	2025	2024
	£	£
Interest expense	270	97
Remeasurements - change in assumptions	42	40
Remeasurements – amendments to contribution schedule	-	6,162

Assumptions

	2025	2024	2023
	%	%	%
Rate of discount	4.05	4.90	5.31

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.