

The Church of Scotland

Bearsden Cross Church

2025

Congregational Accounts

Congregation No: 181184

Scottish Charity No: SC009082

Bearsden Cross Church
Trustees' Annual Report – Year ended 31 December 2025

The Trustees present the Annual Report and Accounts of Bearsden Cross Church for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name	The Church of Scotland Bearsden Cross Church
Charity Registration Number	SC009082
Congregational Reference Number	181184
Contact Address	The Church Office 59 Drymen Road Bearsden Glasgow G61 2SU
Principal Office-bearers	
Minister:	Rev Dr Graeme R. Wilson
Session Clerk:	Douglas Thomson
Clerk to the Board:	Gordon Aitken
Church Treasurer:	Alison Mackay
Independent Examiner	Alan Montgomery, FCMA CGMA 2A Chapelton Avenue Bearsden Glasgow G61 2RE
Bankers	Bank of Scotland 2 Station Road Milngavie Glasgow G62 8AB

Trustees

The Trustees comprise the Minister, the Elders and the elected members of the Congregational Board as follows:

Elders

Agar, Alan	Owler, Wendy
Aitken, Gordon *	Paterson, Mags
Ashley, Angus	Pollock, John
Cogan, Christine	Rawson, Terry *
Cranston, Christine	Reid, Anne
Davies, Philip	Reid, Christine
Day, Diana resigned 29/01/2025	Ritchie, Sheena *
Dempster, Senga	Ross, Lyndsay
Dunlop, Fiona resigned 27/08/2025	Shaw, Lesley *
Figes, Colette	Skett, Barbara
Fisher, John	Sommerville, Cathie
Forrest, Carolyn resigned 27/08/2025	Stewart, James *
Grant, Helen	Stokes, Gwen
Greer, Karen	Struthers, Allan *
Henderson, Anne	Struthers, Thelma
Huntley, Christine	Talbot, Elspeth
Land, Ronald *	Thomson, Douglas *
Mackay, Alison *	Thomson, Katherine
Mackinlay, Margaret resigned 19/11/2025	Walker, Diane
Marriott, Margaret *	Waudby, Marlene
Mathie, Callum	Williams, Vicky
McInnes, Iain	Wilson, Jean *
Meek, Dominic	Wilson, Neil
Meldrum, Alisdair	Wright, Keith
Meldrum, Maureen	Wright, Simon
Moody, Jo	Young, Margaret
Munro, Donald	Young, Nairn M. *
Munro, Mary	

The Elders marked * also serve(d) as representative Elders on the Board.

Elected Board Members

Deans, Joyce	Thomson, Renton
Graham, Douglas	Waudby, Colin
Owler, Ken	

Structure, Governance and Management

Establishment

Bearsden Cross Church was created in November 2006 from the union of two former neighbouring congregations, Bearsden North and Bearsden South.

Governing Document

The Church is administered in accordance with the terms of the Amended Model Deed of Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

The Session members are the Minister and Elders of the Church. The Elders have been chosen from amongst the members of the congregation as being persons with appropriate gifts and skills.

The Board consists of the Minister, at least twelve representative Elders appointed by the Session and up to twelve other members of the congregation elected to serve for three years by the congregation at its Annual Meeting.

Organisational Structure

The Minister takes the chair at meetings of both Session and Board, with each holding approximately six meetings a year. The Board is primarily responsible for finance and property with some responsibilities delegated to its committees. The Session deals primarily with spiritual affairs, but has authority to act in any matter affecting the congregation.

Objectives and Activities

Objectives

Bearsden Cross Church is a congregation of The Church of Scotland. Its primary purpose is the advancement of the Christian religion, acting within the Trinitarian, Reformed and Presbyterian traditions of The Church of Scotland. The Church of Scotland, as a national church, acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish in Scotland through a territorial ministry. Bearsden Cross Church fulfils that territorial responsibility within the parish known as Bearsden Cross, part of the Presbytery of Clyde.

Activities

Bearsden Cross Church contributes to the advancement of the Christian religion within its parish by:

- Holding services of public worship every Sunday morning, and at other times;
- Offering Sunday School and Bible Classes during the school terms for persons of school age. At present, Sunday School meets 1st and 3rd Sunday of the month, and is known as 'Funday Sunday'. In addition, the church offers 'Messy Church' on a regular basis to young children and their families;
- Offering opportunities for Bible Study for adults in small groups;
- The provision of a series of weekly Lenten Studies each year;

- Sponsoring several congregational organisations which include a religious element in their overall programme of activities;
- Sponsoring, jointly with other local congregations, Companies of the Boys' and Girls' Brigades which seek to advance the Christian religion among young people;
- Providing for the support of its full-time ordained Minister who is available to provide the ordinances of religion to any who live within the parish;
- The operation of school chaplaincies by the Minister in two local state primary schools, one state secondary school, one private primary school and one private secondary school; and
- The provision of worship services to local nursing homes.

The congregation aims to contribute to the advancement of the Christian religion in a wider context by contributing to:

- The work of the local Presbytery;
- The local inter-denominational group, the Association of Bearsden Churches;
- The work of The Church of Scotland at national level; and
- The work of some Christian agencies who work either nationally or internationally, and in particular the work of Christian Aid.

The congregation engages in a number of related activities of a charitable nature that it sees as practical applications of its primary religious purpose. These include:

- Pastoral care and support for its old or ill members;
- Encouragement of ecological awareness and fair trade;
- Support for international aid and relief work, most frequently through DEC appeals;
- Volunteering at Glasgow City Mission;
- Providing volunteers for the Glasgow Winter Night Shelter for one week each winter;
- Provision of accommodation at reduced rates for several community and charitable groups, including some working with young children and those with disabilities or addictions; and
- Working in partnership with Alzheimer Scotland to provide 'Mind that Song' – a monthly gathering with singing and musical stimulation for those with Alzheimer's or Dementia, and to support those who are caring for them.

Performance and achievements

2025 was a year of continuing recovery for Bearsden Cross Church albeit the average congregation is now less than previously (prior to the pandemic). It reflects the loss of some of our older members, together with some people being unable to maintain attendance due to infirmity. The service is recorded each week and a link to the recording of the weekly service is available to housebound members on request.

The Presbytery Mission Plan Act passed by the General Assembly of 2022 necessitated a reduction in full-time equivalent Ministry posts in the Presbytery of Clyde from 60 to 40 within a five-year period. After a period of consultation, it was finally agreed in June 2023 PMP that Bearsden Cross, New Kilpatrick and Milngavie: Cairns should group together with a view to the current 3 FTE posts being reduced to 2 by the end of the five-year period, subject to the unrestricted tenure of the existing Ministers.

Bearsden Cross and New Kilpatrick have continued to share various Easter, Summer and Christmas services together, and we have representation at our respective Kirk Sessions in order to develop a deeper understanding of one another and a closer working relationship. It now seems unlikely that Cairns will engage in any meaningful way and that their future may therefore lie elsewhere.

The Kirk Sessions and Ministers of Bearsden Cross and Drumchapel: St Mark's (in the Presbytery of Glasgow) have been in discussion over the last 12-18 months about how they might best work together and learn from one another. The boundaries of each parish are contiguous, even though historically they have been in different Presbyteries! The Kirk Sessions, along with the respective Presbyteries, have been actively exploring the possibility of a linkage between the two congregations and therefore, Drumchapel: St Mark's translated from Glasgow Presbytery to Clyde Presbytery in June 2025 as a first step towards making the linkage a reality. The Ministers and Kirk Sessions are currently developing a Basis of Linkage and a Basis of Team Ministry to bring the linkage to fruition, and subject to congregational approvals, it is hoped that this might be completed in the first half of 2026.

The congregation faced a major, unplanned challenge in October when our heating system required to be shut down and replaced. This necessitated worship being moved into the Large Hall for approximately 3 months, with heating provided by mobile radiators. The fortitude of the congregation in enduring less than ideal temperatures is to be commended! The boilers were replaced in early 2026 and worship restored to the Sanctuary.

The Minister conducted 21 funerals in 2025 (30 in 2024, and 29 in 2023), including some of quite significant complexity and pastoral input. The effects of the period of COVID lockdown on the physical and mental well-being of some people remains evident, and we are now sadly seeing the effects of long COVID on some previously fit and healthy lives. The Minister continues to be grateful to the Pastoral Care team for making many telephone calls each week, and for helping people to know that the church remains there for them.

The Sunday School (presently 'Funday Sunday') moved to a hybrid model of online/in-person in August 2021 and has now transitioned back to in-person every second Sunday – beginning in the church service and moving on to do crafts and to learn Bible stories and characters. Our continued thanks go to the leaders who put in so much time and effort and imagination to make sure that our young people continue to learn more about Jesus and the Christian faith. The Bible Class group (teens and 20's) remains strong and active and a core group explore issues of faith and action each week. 'Messy Church' recommenced in 2021 and attracts an average attendance of around 20 young people. There remains a strong core group of children and families and we will continue to explore ways to bring new children and families along. The deeply valued relationship with local schools remains vital in this regard.

The Minister's Chaplaincy work in the five schools has largely returned to pre-pandemic ways and the continuing relationships between the church, the school leadership and most importantly the children is deeply valued. The rounds of Harvest, Christmas, Easter and end of term school services in the church have all returned and these are wonderful opportunities for the whole school community to come together. The Minister continues to contribute in-person lessons to the P5 classes at Bearsden Primary, and he also facilitated fact-finding visits to the church by classes of some of the schools. The Minister continues to be a part of the Chaplaincy team to the 1st Bearsden Boys' Brigade.

The Church continues to offer a wide range of activities for its members, and others in the community, and it is pleasing to see the sense of friendship, togetherness and support that these gatherings offered by groups such as the Guild, Phoenix Circle and TMC engender. TMC ('Too Many Candles') established a WhatsApp group to keep the connections going during the COVID lockdown and this continues to be a vital source of conversation and community and support for approximately 40 people. A Men's Group was established in the second half of 2024 and the 6-weekly gatherings in local restaurants for dinner and conversation attract around 16 people. A Christmas Afternoon Tea was enjoyed by around 25 people in December.

Total numbers on the adult roll continue to decline, largely through the death of members, and the membership now stands at 469. The average congregational size within the Church of Scotland was 267 in 2017. Bearsden Cross is in the top 2.5% nationally in terms of congregational membership.

The congregation continued to support outside agencies during 2025, both by raising money and by offering practical help and support in kind to Christian Aid, Glasgow City Mission, and East Dunbartonshire Women's Aid, amongst others. Two of our members did the Kiltwalk for Christian Aid in April 2025, raising significant funds directly and via Just Giving Pages and this was supplemented by £1,106 from a Coffee Concert in May. A music group organises a series of 5 Coffee Concerts each year, and these provide a variety of musical styles to bring members of the community into the church as well as raising funds for the congregation – which amounted to £1,000 in 2025. The total amount raised by the congregation over the year from these and other various collections including Christian Aid Week, the Christmas Appeal and various Emergency appeals, is unknown as many people choose to donate online directly to the charities, and gift-aid can also supplement the figures. The figures shown in note 15 only show cash donations processed through the Church's bank account.

In 2017 the congregation formally established a twinning arrangement with Église Réformée de Poitiers in France. These links remain and it is hoped that a return visit to Poitiers might take place in 2026.

In 2016 the Session created the position of Elder Emeritus. This is open to any Elder of Bearsden Cross Church who wishes to step back from the trusteeship of the congregation but remain an Elder in The Church of Scotland. During the period under review the following were Elders Emeritus

Andrew Aitken *died 3/8/25*
Jane Conner
Diana Day *from 29/01/25*
Fiona Dunlop *from 27/8/25*
Pat Findlay
Carolyn Forrest *from 27/8/25*
Bill Mackinlay
Margaret Mackinlay *from 19/11/25*
John Robertson
Gail Sinclair

Financial Review

Offerings continue to remain the principal source of income. These amounted to £87,016, compared with £92,501 the previous year. 2025 has again shown a reduction in offerings. Members are encouraged to donate through Gift Aid from which the tax recovery amounted to £18,708 (2024 £19,409). Letting of the halls has reduced substantially as compared with 2024, and amounted to £15,361 (2024 £21,510). This was partially due to the halls not being fully available for letting in the last quarter of the year due to the heating situation. A further source of income is from dividends from the investments in the Legacies and Fabric Funds, and the George H Scobbie and A S E Browning Bequests - £14,780 (2024 £12,994). The purchase of further growth units during the year has helped to contribute towards this increase.

The major element of expenditure is the allocation to Giving to Grow at the Church of Scotland of £75,680 (2024 £75,952). This fully covers our own minister's stipend and pension. £11,435 of it goes towards ministries in other congregations throughout Scotland, and £13,430 towards shared activities provided by the Church nationally. The cost of fabric repairs and maintenance amounts to £8,080 (2024 £16,722). The largest element of this expenditure was a net amount after insurance claims of £2,178, in respect of making good damage done to the manse by a leaking water tank. The balance comprised routine maintenance. The cost of the boiler replacement will fall into 2026.

The overall value of the Church's investments has increased this year, due to a better performing stock market, and a purchase of units at a cost of £100,023 (Proceeds from the legacy received in the previous year). An amount of £29,003 was realised to cover cash flow outgoings, resulting in a gain on sale of £71. The closing value of the investments amounted to £535,678 (2024 £418,340), showing an unrealised gain of £46,247 (2024 £31,966). The Trustees still believe this continues to justify their policy of investing for the long term.

Reserves Policy

It is the Trustees' policy to hold reserves, including designated funds, that will generate sufficient income to help offset any operating deficits on the General Fund.

At the year end, excluding the Fixed Asset Revaluation Fund, the Church held unrestricted funds of £483,365 of which £260,576 is held in the Fabric Fund, £111,153 in the Legacies Fund and £88,419 in the General Fund. The balance of £23,217 is held by the various organisations that operate under the control of the Trustees as specified in Note 14. Outgoings in the General Fund for the year exceeded income by £21,291 (2024 £17,636). This is a trend which will hopefully change as we will not be able to rely on our reserves for ever.

Restricted funds at the year-end totalled £116,984 which are held for the purposes specified in note 14.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

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 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 25 March 2026 and signed on their behalf, by:

A handwritten signature in blue ink, appearing to read 'Dgh c Thomson', is written over a horizontal line.

Douglas Thomson
Session Clerk

Independent Examiner's Report to the Trustees of Bearsden Cross Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 11 to 21.

Respective responsibilities of Trustees and Independent Examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

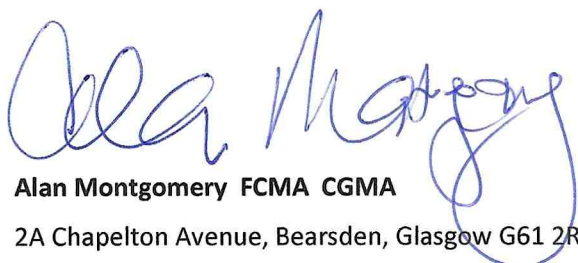
Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

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

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



Alan Montgomery FCMA CGMA
2A Chapelton Avenue, Bearsden, Glasgow G61 2RE

Independent Examiner

Date 27 March 2026

Bearsden Cross Church
Statement of Financial Activities - Year ended 31 December 2025

		Unrestricted Funds		Restricted		
		General	Designated	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Incoming resources</u>	Note					
Incoming resources from generated funds						
Voluntary income	1	108,619	0	0	108,619	213,051
Activities for generating funds	2	15,361	0	0	15,361	21,510
Investment income	3	8,957	0	5,889	14,846	13,083
Incoming resources from charitable activities	4	1,934	8,119	527	10,580	9,897
<u>Total incoming resources</u>		134,871	8,119	6,416	149,406	257,541
<u>Resources expended</u>	5					
Charitable activities		156,162	10,851	1,366	168,379	169,248
Governance costs		0	0	0	0	0
<u>Total resources expended</u>		156,162	10,851	1,366	168,379	169,248
Net incoming/outgoing resources before transfers		-21,291	-2,732	5,050	-18,973	88,293
Transfers between funds		29,003	-23,623	-5,380	0	0
Net incoming/outgoing resources before other recognised gains and losses		7,712	-26,355	-330	-18,973	88,293
Gain/Loss on revaluation/sale of investments		0	30,046	16,272	46,318	32,072
Net movement in funds		7,712	3,691	15,942	27,345	120,365
Total funds brought forward		80,707	1,141,255	101,042	1,323,004	1,202,639
Total funds carried forward		88,419	1,144,946	116,984	1,350,349	1,323,004

The notes on pages 15 to 21 form an integral part of these financial statements.

Bearsden Cross Church
Balance Sheet at 31 December 2025

			2025	2024
			£	£
	Note			
Fixed assets				
Tangible fixed assets	8		750,000	750,000
Investments	9		535,678	418,340
			<u>1,285,678</u>	<u>1,168,340</u>
Current assets				
Debtors	10	27,168		7,574
Bank and cash	11	<u>40,590</u>		<u>150,129</u>
		67,758		157,703
Creditors				
Falling due within one year	12	<u>-3,087</u>		<u>-3,039</u>
Net current assets			64,671	154,664
Net assets	13		<u>1,350,349</u>	<u>1,323,004</u>
Restricted funds	14		116,984	101,042
Unrestricted funds	14			
General funds		88,419		80,707
Designated funds		<u>394,946</u>		<u>391,255</u>
		483,365		471,962
Fixed Assets Revaluation Fund		<u>750,000</u>		<u>750,000</u>
		1,233,365		1,221,962
Total Funds			<u>1,350,349</u>	<u>1,323,004</u>

The notes on pages 15 to 21 form an integral part of these financial statements.

The Accounts were approved by the Trustees on 25 March 2026.

For and behalf of the Trustees:



Douglas Thomson
Session Clerk



Alison Mackay
Treasurer

Bearsden Cross Church Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity continues to apply the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005).

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with The Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as one of restricted funds, endowment funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with the donor's authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity. The charity has no endowment funds.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Bearsden Cross Church

Accounting Policies (cont)

Tangible fixed assets

The charity owns and uses for its charitable objects certain tangible fixed assets. Throughout the year these included the Church, halls and manse situated at 59 & 61 Drymen Road, Bearsden, G61 2SU. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

No valuation exists for the Church and halls and no value for the Church and halls has been included in the Accounts. In the 2007 Accounts the Trustees estimated the value of the Manse as £750,000 and this value for the Manse has been maintained.

It is the policy of the Trustees not to depreciate the Manse. The charity does not hold any other tangible fixed assets.

Investments

Marketable securities are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Bearsden Cross Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Bearsden Cross Church
Notes to the Financial Statements

	Unrestricted Funds		Restricted	Total	2024
	General	Designated	Funds		
	2025	2025	2025	2025	2024
	£	£	£	£	£
1. Voluntary income					
Offerings	87,016	0	0	87,016	92,501
Tax recovered on Gift Aid	18,708	0	0	18,708	19,409
Contributions from congregational organisations	2,250	0	0	2,250	1,000
Legacy received	0	0	0	0	100,024
Miscellaneous donations	645	0	0	645	117
	<u>108,619</u>	<u>0</u>	<u>0</u>	<u>108,619</u>	<u>213,051</u>
2. Activities for generating funds					
Use of premises *	15,361	0	0	15,361	21,510
	<u>15,361</u>	<u>0</u>	<u>0</u>	<u>15,361</u>	<u>21,510</u>
3. Investment income					
Deposit interest	66	0	0	66	78
Dividends received	8,891	0	5,889	14,780	12,994
Bank interest	0	0	0	0	11
	<u>8,957</u>	<u>0</u>	<u>5,889</u>	<u>14,846</u>	<u>13,083</u>
4. Incoming resources from charitable activities					
Weddings & funerals	1,800	0	0	1,800	1,000
Life & Work subscriptions *	84	0	0	84	336
Concerts *	0	3,030	0	3,030	2,183
Other	50	5,089	527	5,666	6,378
	<u>1,934</u>	<u>8,119</u>	<u>527</u>	<u>10,580</u>	<u>9,897</u>

* Additional information about these items is provided in notes 14 and 16.

Bearsden Cross Church
Notes to the Financial Statements

	Unrestricted Funds		Restricted		
	General	Designated	Funds	Total	
	2025	2025	2025	2025	2024
	£	£	£	£	£
5. Analysis of resources expended					
Cost of generating funds					
Charitable activities					
Giving to Grow allocation	75,680	0	0	75,680	75,952
Presbytery dues	2,686	0	0	2,686	2,717
Minister's expenses	1,310	0	0	1,310	1,304
Pulpit supply	454	0	0	454	118
Salary costs	34,611	0	0	34,611	34,873
Fabric repairs & maintenance	8,080	0	0	8,080	16,722
Council Tax	4,971	0	0	4,971	4,593
Other building costs	18,406	0	0	18,406	15,610
Church office expenses	5,133	0	0	5,133	3,163
Organ & music	3,664	0	0	3,664	4,468
Concerts	0	3,217	0	3,217	1,050
Life & Work	67	0	0	67	364
Charitable donations	1,100	150	0	1,250	1,544
Other expenses	0	7,484	1,366	8,850	6,770
	156,162	10,851	1,366	168,379	169,248
Governance costs					
Independent Examiner's fee	0	0	0	0	0
	156,162	10,851	1,366	168,379	169,248

Support costs have not been separately identified as the Trustees consider there is only one charitable activity.

An analysis of restricted and designated funds is provided in note 14.

Bearsden Cross Church
Notes to the Financial Statements

6. Staff costs and numbers

	2025	2024
	£	£
Salaries and wages	34,611	34,873
The average number of employees during the year was as follows:		
	2025	2024
Ministerial support	1	1
Music staff	1	1
Premises maintenance	1	1
Cleaning	1	1
	4	4

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 and loan fund.

Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

7. Trustee remuneration and related party transactions

Benefits paid to the Minister are shown in Note 5.

Anne Reid, who is a member of the Kirk Session, received £9,530 for her services as Church Administrator.

Stewart Landale, the Church Officer, received a salary of £9,905. He is related to two Trustees.

Rod Ashley received £450 for his services as relief musician. He is related to one Trustee.

Alasdair Young received £675 for his services as relief musician. He is related to two Trustees.

Colin Mackay received £600 for his services as relief musician. He is related to one Trustee.

Nairn Young, who is a member of the Kirk Session, received £180 for his services as relief musician.

Other than stated above, no Trustee or person related to a Trustee had any personal interest in any contract or transaction entered into by the charity during the year.

8. Tangible fixed assets

	2025	2024
	£	£
Manse, as valued by the Trustees in 2007	750,000	750,000

There have been no additions or disposals of tangible fixed assets during the year.

Bearsden Cross Church
Notes to the Financial Statements

9. Investments

				2025	2024
		Growth Fund	Charifund		
		Units	Units	Total	Total
		£	£	£	£
Market value at start of year		326,598	91,742	418,340	411,273
Purchased		100,023	0	100,023	0
(Sold)		-29,003	0	-29,003	-25,006
Gain realised on sale		71	0	71	107
Unrealised gain/(loss) on investments		30,350	15,897	46,247	31,966
Market value at end of year		428,039	107,639	535,678	418,340
Investments at cost				333,004	249,432
The following investments are held:					
The Church of Scotland Investors Trus	62,215	Growth Units			
M&G Charifund -	6231	Income Units			

10. Debtors

		2025	2024
		£	£
Gift Aid tax refund due		3,321	3,382
Sundry debtors and prepayments		23,847	4,192
		27,168	7,574

11. Bank and cash

		2025	2024
		£	£
Current account		15,744	128,266
Cash on hand		233	61
Deposits with Church of Scotland		1,500	1,500
Held by Church organisations		23,113	20,302
		40,590	150,129

12. Creditors

		2025	2024
		£	£
Sundry creditors and accruals		3,087	3,039

13. Analysis of net assets among funds at 31 December 2025

	General	Designated	Restricted	2025	2024
	£	£	£	Total	Total
	£	£	£	£	£
Fixed assets	750,000	0	0	750,000	750,000
Investments	0	422,886	112,792	535,678	418,340
Current assets	91,187	42,604	5,086	138,877	198,926
Current liabilities	-2,770	-70,543	-893	-74,206	-44,262
Net assets at 31 December 2024	838,417	394,947	116,985	1,350,349	1,323,004

Bearsden Cross Church
Notes to the Financial Statements

14. Movement in Funds

	At 1 Jan 2025	Incoming resources	Outgoing resources	Transfers	Gains and losses	At 31 Dec 2025
	£	£	£	£	£	£
Restricted funds						
Messy Church	291	227	-378	500	0	640
George H Scobbie Bequest	5,668	364	-9	-355	983	6,651
A S E Browning Bequest	86,073	5,525	0	-5,525	14,914	100,987
Bible Class Fund	1,934	300	0	0	0	2,234
Saturday Night Club	2,237	0	-25	0	0	2,212
Stenhouse Memorial Fund	4,839	0	-954	0	375	4,260
	<u>101,042</u>	<u>6,416</u>	<u>-1,366</u>	<u>-5,380</u>	<u>16,272</u>	<u>116,984</u>
Unrestricted Funds						
General Fund	<u>80,707</u>	<u>134,871</u>	<u>-156,163</u>	<u>29,003</u>	<u>0</u>	<u>88,419</u>
Designated Funds						
Fabric Fund	266,185	0	0	-29,003	23,394	260,576
Legacies Fund	104,501	0	0	0	6,652	111,153
Session Fund	11,623	0	-2,384	5,380	0	14,619
Sunday School Fund	415	0	-162	0	0	253
Anne Dutton Bequest	2,009		-85	0	0	1,924
Guild Fund	663	1,666	-1,541	0	0	788
Flower Fund	1,969	920	-1,071	0	0	1,818
Coffee after Church Fund	101	1,000	-1,000	0	0	101
Knit and Stitch	145	0	-24	0	0	121
Concerts Fund	2,505	3,030	-3,217	0	0	2,318
Phoenix Circle Fund	1,139	1,503	-1,367	0		1,275
	<u>391,255</u>	<u>8,119</u>	<u>-10,851</u>	<u>-23,623</u>	<u>30,046</u>	<u>394,946</u>
Fixed Assets Revaluation Fund	<u>750,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>750,000</u>
Total unrestricted funds	<u>1,221,962</u>	<u>142,990</u>	<u>-167,014</u>	<u>5,380</u>	<u>30,046</u>	<u>1,233,365</u>
Total funds	<u>1,323,004</u>	<u>149,406</u>	<u>-168,380</u>	<u>0</u>	<u>46,318</u>	<u>1,350,349</u>

Bearsden Cross Church
Notes to the Financial Statements

Note 14 (cont)

Purposes of Restricted Funds

Messy Church: This fund was set up from donations to fund 'Messy Church' activities.

George H Scobbie Bequest: This is a bequest to provide ministerial support and income for the Session Fund.

Anthony S E Browning Bequest: This is a bequest that can be used for special capital projects approved by the Kirk Session or to provide income for the Session Fund.

Bible Class Fund: This fund represents the balance of specific donations to provide for expenses of Bible Class events.

Saturday Night Club Fund: This is a fund set up to provide a club for teenagers.

Stenhouse Memorial Fund: This fund is to provide for the maintenance of a headstone in New Kilpatrick Cemetery.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the general maintenance of the church property.

Legacies Fund: This fund holds money received from legacies and keeps track of the spending of such income.

Session Fund: This fund is used for goodwill and charitable purposes related to the Congregation, Parish and wider local community.

Sunday School Fund: The Trustees have set aside funds to pay Sunday School expenses.

Anne Dutton Bequest: The Trustees have set aside funds to provide Sunday School prizes in memory of a former teacher.

Guild Fund: This fund is used to promote Christian faith through prayer, worship and action.

Flower Fund: The Trustees have set aside funds to provide flowers for display during services of worship.

Coffee After Church Fund: This fund is used to provide coffee after services of worship and to make charitable donations.

Knit and Stitch Fund: The Trustees have set aside funds to provide knitted items for hospitals and charities.

Concerts Fund: This fund receives any surpluses from concerts run in the Church and is set aside for activities related to music within the congregation.

Phoenix Circle Fund: This fund is used to provide fellowship and outreach for women in Bearsden.

Bearsden Cross Church
Notes to the Financial Statements

15. Collections for third parties

	2025	2024
	£	£
Christian Aid	2,205	2,329
Glasgow City Mission	148	386
Total	2,353	2,715

The above includes only donations featuring in the Church's Bank Accounts. Donations made directly to charities by members are not included.

The charitable donations shown in Note 5 are in addition to the collections for third parties shown above.

16. Additional notes about entries in notes 1-5

- (a) The Church runs a series of chamber music concerts and recitals. The intent is to encourage the appreciation of organ and chamber music in the community generally, and to make the Church a more familiar and welcoming place to those from outside the congregation, who may wish, in due course, to join us for Sunday worship. The surplus on these concerts is shown as designated income, and is retained in the Concerts Fund, specifically to build a fund of a sufficient level to provide reasonable protection for concert losses.
- (b) The Life & Work entries in notes 4 & 5 are for the collection and submission to the magazine of money from congregational members who wish to subscribe to the magazine. This will be the final year of such entries.