

WEST CALDER AND POLBETH PARISH CHURCH OF SCOTLAND

(Formerly West Kirk of Calder)

CHURCH OF SCOTLAND



FINANCIAL ACCOUNTS & REPORT

for the period

1st JANUARY to 31st DECEMBER 2025

Scottish Charities Number: SC004703

Congregational Number: 010143

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name:	West Kirk of Calder (Church of Scotland)
Charity Number:	SC004703
Congregational Number:	010143
Contact Details:	Treasurer, Mr Neil Webster A: 27 Hartwood Road , West Calder , West Lothian. EH55 8DG E: webstern65@gmail.com M: 077 32 553027

Principal Office Bearers:

Minister:	Rev. Dr. Jonanda Groenewald
Session Clerk:	Mrs Alison McNaught
Treasurer:	Mr Neil Webster
Independent Examiner:	Mr David Jewell-Smith
Bankers:	Royal Bank of Scotland, Livingston (A) Branch, 4 Almondvale South, Livingston, West Lothian, EH54 6NB

Trustees:

Members of the Kirk Session:		
Rev Dr Jonanda Groenewald	Juanita Allan	May Arnott
Alison Baxter	Angus Baxter	Elizabeth Dyer
Alistair Farquhar	Lorna Graham	Beryl Henderson
Douglas Horn	Alison McNaught	Stewart Munro
Evelyn Paterson	Jean Pringle	Alan Redmond
Hazel Tod		

Elders Emeriti who are no longer Trustees: Jill Murray

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

Objectives and Structure

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The church is administered in accordance with the terms of the Unitary Deed of Constitution. Members of the Kirk Session are the Charity Trustees.

The West Kirk of Calder operates five discrete committees formed to ensure the continuation of the work required to encompass all aspects of church life. They are Stewardship and Fellowship (including Finance), Property, Mission, Pastoral Care and Administration & Communication. Each Committee has a convenor who is responsible for reporting to the Kirk Session and for coordinating the work of the committee.

The West Kirk of Calder was linked with Polbeth Harwood Parish Church until the Union of the two Parishes with effect from 1st January 2026.

Achievements and Performance

A variety of social and fundraising activities were organised during the year and included Kirk's Café events. 'Beyond Kirk Walls' services in Dickson Court and Burngrange Care Home were held regularly throughout the year.

The hugely successful eleventh annual holiday club for primary school children was once again run in conjunction with Polbeth Harwood Church attracting over 70 children for a week of crafts games and drama culminating in the Friday evening show for parents and friends.

Following the successful installation of the relevant Audio Visual equipment the West Kirk of Calder now has the facility to live stream weekly services, funerals, weddings and other special services. The redesignation of the North Merchiston Fund was applied to this cost in accordance with instruction from the Finance Committee to develop work in the parishes and to highlight the work of the church in the local communities.

Financial Review

Our donations for 2025 saw an increase of 5% over the prior year. This increase was attributable to an increase in funds collected from the WFO scheme, tax recovered on Gift Aid Donations (timing difference) and ordinary offerings. Gift Aid donations decreased by 10% over the prior year. This decline is to be addressed during the 2026 year.

Our expenses have remained relatively consistent over the prior year with the exception of Fabric costs, attributable mainly to the refurbishment of the Manse (£ 72 950)

The repair to the Church included an upgrade to the audio-visual system (£ 5021) . A portion of the cost was offset by the redesignation of the North Merchiston Fund.

We were presented with a hefty electricity bill (£ 3503) during July 2024 by our energy provider E-on Next , claiming arrear charges going back to October 2023 . It was challenged and a credit note processed during the year . This overcharge in the prior year has resulted in a substantial reduction in heating and lighting cost for the current year.

Unrestricted income increased from £77,643 in 2024 to £90,466 in 2025, which includes monies from the Consolidated Fabric Fund towards the cost of Church repair and the Manse. There was an increase in unrestricted expenditure from £86,333 in 2024 to £ 141,286 in 2025, which includes the refurbishment of the Manse, resulting in a deficit of £ 50,821 for the year. (2024 - £ 8,690)

Reserves Policy

It is the trustees' policy to hold reserves at least at a level to meet the reasonable foreseeable financial needs of the parish. This is in conjunction with the underlying expectation that payments will be managed at a level which will broadly equal receipts.

To meet unforeseen circumstances, the aim is that unrestricted funds at the end of a financial year should be at a level which could meet a minimum of three (3) months' normal expenditure, and that funds restricted to fabric expenditure should be sufficient to meet an emergency repair.

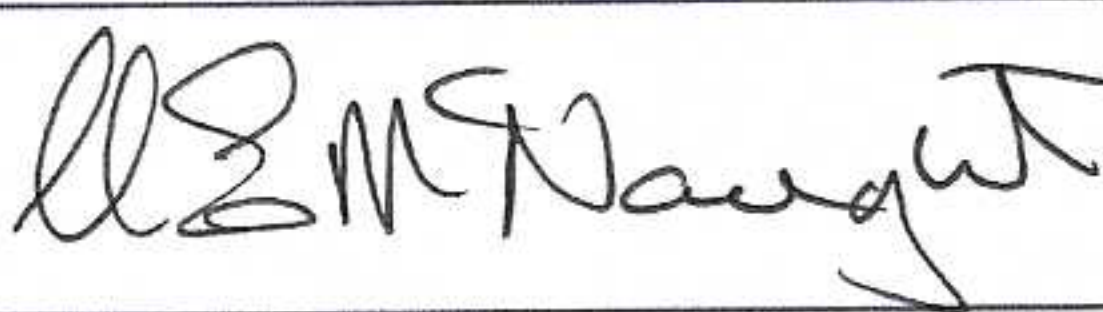
Details of current reserves are to be found in Note 2 on page 8 and in the Appendix to the financial statements on page 10.

At present, there are sufficient unrestricted reserves to meet the minimum three (3) months' normal expenditure and sufficient unrestricted reserves to meet, or begin to meet, most emergency fabric repairs.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which must reflect the financial position of the Church at any given time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, and the current Regulations for Congregational Finance as approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:

	Session Clerk
	Alison McNaught
Signature:	
Date:	29 March 2026

INDEPENDENT EXAMINER'S REPORT – TO THE TRUSTEES OF THE WEST KIRK OF CALDER

Charity:	West Kirk of Calder (Church of Scotland)
Charity Number:	SC004703
Congregational Number:	010143
Period:	1 st January to 31 st December 2025
Type:	Receipts & Payments Accounts

I report on the accounts of the Charity for the year ended 31st December 2025, which are set out herein.

Respective Responsibilities of Trustees and the Independent Examiner

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

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

Basis of the 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the Trustees concerning any such matters, as applicable. 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:

- Which gives me reasonable cause to believe that in any material respect, the requirements:
 - To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - To prepare accounts which accord with the accounting records and comply with Regulation 9 of the Accounts (Scotland) Regulations 2006 have not been met, or
- To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:	
Name:	Mr David Jewell-Smith
Address:	5 Manse Brae , Longridge . West Lothian . EH47 8NZ
Date:	29/3/26

WEST KIRK OF CALDER – RECEIPTS & PAYMENTS ACCOUNT YEAR ENDED 31/12/2025

RECEIPTS

RECEIPTS & PAYMENT ACCOUNT - YEAR ENDED 31st DECEMBER 2025						
RECEIPTS	NOTE	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
Donations	3	£ 45,241.59	£ -	£ -	£ 45,241.59	£ 43,107.75
Legacies		£ -	£ -	£ -	£ -	£ -
Activities for Generating Funds		£ 3,039.27	£ -	£ -	£ 3,039.27	£ 3,115.52
Bank & Deposit Interest		£ 205.07	£ -	£ -	£ 205.07	£ 897.54
Investment Income (G/F Dividend)		£ 5,755.61	£ -	£ -	£ 5,755.61	£ 5,755.61
Sub Total		£ 54,241.54	£ -	£ -	£ 54,241.54	£ 52,876.42
Rental of Premises		£ 1,767.50	£ -	£ -	£ 1,767.50	£ 3,678.75
Sale of Assets		£ 540.00	£ -	£ -	£ 540.00	£ -
Sale of Investments		£ -	£ -	£ -	£ -	£ -
Grants - North Merchiston Fund		£ 1,850.00	£ -	£ -	£ 1,850.00	£ -
Receipts from General Trustees		£ 26,611.06	£ -	£ -	£ 26,611.06	£ 15,340.32
Other Receipts		£ 5,455.52	£ -	£ -	£ 5,455.52	£ 5,747.94
Sub Total		£ 36,224.08	£ -	£ -	£ 36,224.08	£ 24,767.01
TOTAL RECEIPTS		£ 90,465.62	£ -	£ -	£ 90,465.62	£ 77,643.43

PAYMENTS

PAYMENTS	NOTE	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
Cost of Generating Funds	4	£ (150.21)	£ -	£ -	£ (150.21)	£ (150.21)
Charitable Activities		£ (127,926.50)	£ (13,209.68)	£ -	£ (141,136.18)	£ (86,183.20)
Governance Costs		£ -	£ -	£ -	£ -	£ -
Purchase of Investments		£ -	£ -	£ -	£ -	£ -
TOTAL PAYMENTS		£ (128,076.71)	£ (13,209.68)	£ -	£ (141,286.39)	£ (86,333.41)

TRANSFERS

TRANSFERS	NOTE	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
From General to Non-Church Fund		£ -	£ -	£ -	£ -	£ -
TOTAL TRANSFERS		£ -	£ -	£ -	£ -	£ -

Deficit for the year,

Excess of Payments over Receipts for the Year		£ (37,611.09)	£ (13,209.68)	£ -	£ (50,820.77)	£ (8,689.98)
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WEST KIRK OF CALDER – STATEMENT OF BALANCES AS AT 31st DECEMBER 2025

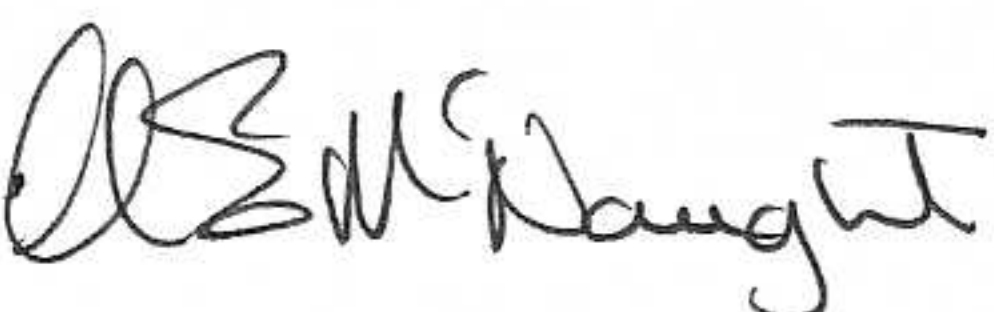
STATEMENT OF BALANCES - AS AT 31 st DECEMBER 2025						
BANK & DEPOSIT BALANCES	NOTE	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
Bank & Deposit Balances B/F		£54,174.13	£15,281.94	£ -	£ 69,456.07	£ 78,146.05
Movements for the Year		£ (37,611.09)	£ (13,209.68)	£ -	£ (50,820.77)	£ (8,689.98)
Bank & Deposit Balances C/F		£ 16,563.04	£ 2,072.26	£ -	£ 18,635.30	£ 69,456.07

INVESTMENTS AT MARKET VALUE	NOTE	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
Investments & Market Value - Fabric Fund (11,363 Units, Cost: £49,997.20)		£ 78,177.44	£ -	£ -	£ 78,177.44	£ 72,495.94
Investments & Market Value - General Purpose Fund (7,991 Units, Cost: £27,127.98)		£ 54,978.08	£ -	£ -	£ 54,978.08	£ 50,982.58
Investments & Market Value - Bill Russell Legacy (General) (18,156 Units, Cost: £91,324.68)		£ 124,913.28	£ -	£ -	£ 124,913.28	£ 115,835.28
Investments & Market Value - Major Projects (Fabric) (1,081 Units, Cost: £5,437.43)		£ 7,437.28	£ -	£ -	£ 7,437.28	£ 6,896.78
Investments & Market Value - Hetty MacIntyre Legacy (General) (3,860 Units, Cost: £19,068.40)		£ 26,556.80	£ -	£ -	£ 26,556.80	£ 24,626.80
Investments & Market Value - Bella Kirk Legacy (Hall Project) (183 Units, Cost: £904.02)		£ 1,259.04	£ -	£ -	£ 1,259.04	£ 1,167.54
TOTAL		£ 293,321.92	£ -	£ -	£ 293,321.92	£ 272,004.92

DEPOSIT FUND	NOTE	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
General Congregational Purposes		£ 6,643.72	£ -	£ -	£ 6,643.72	£ 6,361.09
TOTAL		£ 6,643.72	£ -	£ -	£ 6,643.72	£ 6,361.09

The accounts were approved by the Kirk Session on: 29 March 2026.

For and on behalf of the Kirk Session

Signed:		
Name:	Alison McNaught	Elizabeth Dyer
Position:	Session Clerk	Trustee
Date:	29 March 2026	

WEST KIRK OF CALDER – NOTES TO THE ACCOUNTS 2025

1. Trustee Remuneration & Related Party Transactions

NOTES TO THE ACCOUNTS - YEAR ENDED 31st DECEMBER 2025				
TRUSTEE REMUNERATION & RELATED PARTY TRANSACTIONS				
During the year - 1 Trustee received / incurred expense payments totalling £ 9940.18, as set out below:				
NAME	ACTIVITY			AMOUNT
Rev Dr Jonanda Groenewald	Minister's Travelling Expenses			£ 2,329.92
Rev Dr Jonanda Groenewald	Minister's Expenses (Mobile, Landline, General)			£ 713.33
Rev Dr Jonanda Groenewald	Minister's Expenses (Expenses associated with Manse move)			£ 6,896.93
TOTALS				£ 9,940.18

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

2. Movement of Funds

MOVEMENT IN FUNDS	AT 31/12/2024	RECEIPTS	PAYMENTS	TRANSFERS	AT 31/12/2025
UNRESTRICTED FUNDS					
Designated Fabric Fund	£ (2,135.28)	£ 26,611.06	£ (24,475.78)	£ -	£ -
Reserve Fund	£ 12,000.00	£ 10,005.14	£ -	£ (12,004.72)	£ 10,000.42
Designated Sunday Club Fund	£ 33.68	£ 2,044.58	£ (157.80)	£ (1,427.08)	£ 493.38
General Fund	£ 44,275.73	£ 51,804.84	£ (103,443.13)	£ 13,431.80	£ 6,069.24
Sub Total	£ 54,174.13	£ 90,465.62	£ (128,076.71)	£ -	£ 16,563.04
RESTRICTED FUNDS					
Flower Fund	£ 293.01	£ -	£ -	£ -	£ 293.01
Outreach Fund (incl. Holiday Club)	£ 1,433.02	£ -	£ -	£ -	£ 1,433.02
Capital Projects Fund	£ 12,954.94	£ -	£ (12,954.94)	£ -	£ -
Pastoral Care Group Fund	£ 346.23	£ -	£ -	£ -	£ 346.23
Charities / Non-Church Fund	£ 254.74	£ -	£ (254.74)	£ -	£ -
Sub Total	£ 15,281.94	£ -	£ (13,209.68)	£ -	£ 2,072.26
ENDOWMENT FUNDS					
None	£ -	£ -	£ -	£ -	£ -
Sub Total	£ -	£ -	£ -	£ -	£ -
TOTAL FUNDS	£ 69,456.07	£ 90,465.62	£ (141,286.39)	£ -	£ 18,635.30

Purposes of Designated Funds

Fabric Fund: the Trustees have set aside funds for the maintenance of the Church estate (Church, Hall and Manse).
Reserve Fund: it has been the policy of the Trustees to maintain a Reserve Fund of £12,000, which should be sufficient to cover Church costs for a three (3) month period, as well as any unforeseen expenditure, as necessary. An additional £2,000 has been transferred to the Reserve Fund in February 2026 to bring the balance to the required £12,000.
Sunday Club Fund: is administered by the Sunday Club and received income from retiring collections in the Church and subscriptions/offering.
General Fund: is used for general receipts and remittances in relation to the Church.

Purposes of Restricted Funds

PURPOSES OF RESTRICTED FUNDS
Flower Fund: used to provide flowers for display during Services of Worship (NB: generally flowers are donated by Members of the Congregation).
Outreach Fund: used solely to manage receipts and disbursement for agreed Outreach Projects, from 2017 this included the Holiday Club.
Capital Projects Fund: specifically used for larger projects for the Church buildings.
Pastoral Care Fund: used to manage receipts and remittances in respect of pastoral care activities, the Pastoral Care Fund is managed and administered by the Pastoral Care Convenor.
Charities / Non-Church Fund: used to manage receipts and remittances in respect of charities / non-church groups.

Purposes of Endowment Funds

None – not applicable.

3. Analysis of Donations

ANALYSIS OF DONATIONS	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
WFO Scheme (<i>Non-Gift Aid</i>)	£ 7,978.75	£ -	£ -	£ 7,978.75	£ 5,965.93
Gift Aid Donations	£ 23,799.00	£ -	£ -	£ 23,799.00	£ 26,365.00
Tax Recovered on Gift Aid Donations	£ 8,032.11	£ -	£ -	£ 8,032.11	£ 6,443.68
Ordinary Offerings (<i>Open Plate</i>)	£ 5,431.73	£ -	£ -	£ 5,431.73	£ 4,333.14
Other Offerings, Donations, etc. (<i>Pastoral Care, Calder Kids</i>)	£ -	£ -	£ -	£ -	£ -
TOTAL	£ 45,241.59	£ -	£ -	£ 45,241.59	£ 43,107.75

4. Analysis of Payments

ANALYSIS OF PAYMENTS	UNRESTRICTED FUNDS 2025	RESTRICTED FUNDS 2025	ENDOWMENT FUNDS 2025	TOTAL 2025	TOTAL 2024
COSTS OF GENERATING FUNDS					
Disposable Cups	£ -	£ -	£ -	£ -	£ -
Offering Envelopes	£ (150.21)	£ -	£ -	£ (150.21)	£ (150.21)
Registration for Kilt Walk	£ -	£ -	£ -	£ -	£ -
Beetle drive Prizes	£ -	£ -	£ -	£ -	£ -
Sub Total	£ (150.21)	£ -	£ -	£ (150.21)	£ (150.21)
CHARITABLE ACTIVITIES					
Giving to Grow Allocation	£ (35,662.00)	£ -	£ -	£ (35,662.00)	£ (38,155.00)
Presbytery Dues	£ (945.00)	£ -	£ -	£ (945.00)	£ (891.00)
Minister's Expenses (<i>phone, travel, general</i>)	£ (9,940.18)	£ -	£ -	£ (9,940.18)	£ (2,928.45)
Pulpit Supply	£ (422.50)	£ -	£ -	£ (422.50)	£ (342.50)
Other Staffing Costs (<i>Church Officer, Caretaker, Organist</i>)	£ (4,990.00)	£ -	£ -	£ (4,990.00)	£ (5,390.44)
Rev Alison Quilter Expenses	£ (445.49)	£ -	£ -	£ (445.49)	£ (304.38)
Fabric Repairs & Maintenance (<i>manse, church hall</i>)					
Church Building	£ (6,204.03)	£ -	£ -	£ (6,204.03)	£ (16,277.18)
Church Hall	£ (117.00)	£ -	£ -	£ (117.00)	£ -
Organ Repair	£ (1,044.00)	£ -	£ -	£ (1,044.00)	£ (720.00)
Manse	£ (59,995.20)	£ (12,954.94)	£ -	£ (72,950.14)	£ (7,040.00)
Heating & Lighting	£ (818.89)	£ -	£ -	£ (818.89)	£ (6,871.29)
Insurance	£ (3,315.90)	£ -	£ -	£ (3,315.90)	£ (3,268.73)
Printing, Stationery & Postage	£ (754.31)	£ -	£ -	£ (754.31)	£ (549.68)

Other Expenses					
Licence Costs (CCLI)	£ (383.86)	£ -	£ -	£ (383.86)	£ (678.69)
Life & Work Subscription	£ 5.50	£ -	£ -	£ 5.50	£ (52.50)
Subscription Costs (Roots, Parish Pump, Spill the Beans)	£ (633.30)	£ -	£ -	£ (633.30)	£ (299.70)
Cleaning Products (products, bin bags, paper towels)	£ (261.10)	£ -	£ -	£ (261.10)	£ (171.51)
Miscellaneous (wreath & poppy crosses, palm crosses, first aid training)	£ (31.07)	£ -	£ -	£ (31.07)	£ (143.62)
Hall Project Feasibility Study Costs	£ -	£ -	£ -	£ -	£ -
Donations to Charities Remitted	£ (169.26)	£ (254.74)	£ -	£ (424.00)	£ -
Flower Fund	£ -	£ -	£ -	£ -	£ -
Other Funds (Sunday Club, Holiday Club/Outreach, Calder Kids, Pastoral Care)	£ (1,798.91)	£ -	£ -	£ (1,798.91)	£ (2,098.53)
Sub Total	£ (127,926.50)	£ (13,209.68)	£ -	£ (141,136.18)	£ (86,183.20)

GOVERNANCE COSTS					
Independent Examiner's Fees	£ -	£ -	£ -	£ -	£ -
Sub Total	£ -	£ -	£ -	£ -	£ -

TOTAL PAYMENTS	£ (128,076.71)	£ (13,209.68)	£ -	£ (141,286.39)	£ (86,333.41)
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5. Shared Costs Recoverable

Under the terms of the Linkage Agreement, between the West Kirk of Calder and Polbeth Harwood Parish Church ("PH"), certain expenses are shared.

- (a) Ministerial costs, including, but not limited to, Ministry Team expenses (e.g. Pulpit Supply), and other non-fabric expenses are shared with the West Kirk paying 65% and PH paying 35% of the costs.
- (b) Manse Fabric costs, including all expenditure on the fabric of the Manse are shared on a 50:50 basis.

Shared expenses are normally claimed periodically throughout the year, resulting that some end-of-year shared expenses may not be recovered until the start of the following financial year.

6. Gift Aid Receivable

Claims for reimbursement of tax paid on Gift Aid Donations are made to HMRC. During 2025, claims were made up to the end of November. The remainder of any eligible donations will be added to the first claim in 2026.

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Minister's stipends and employer's contributions for National Insurance, pension, housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to the years of service. For the year under review, the minimum stipend was £32,433, and the maximum (in the 5th and subsequent years of service) was £39,856.

8. Collections/fundraising for Third Parties

From the Congregation and Kirk Session:

COLLECTIONS FOR THIRD PARTIES	TOTAL 2025	TOTAL 2024
Christian Aid	£ (274.00)	£ (412.00)
Poppyscotland	£ -	£ (44.80)
West Lothian Foodbank	£ -	£ (96.00)
South African Charity	£ -	£ (113.94)
Safe Families	£ (150.00)	£ -
TOTAL COLLECTIONS FOR THIRD PARTIES	£ (424.00)	£ (666.74)

9. Income from Wedding & Funeral Donations

During 2025, the Church benefitted from an income of £1,840 from funeral donations.

**APPENDIX 1 – FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

CAPITAL ACCOUNT	TOTAL 2025	TOTAL 2024
Credit Balances held as at 31st December at cost	£ 51,913.82	£ 78,524.88
Market Value of Balances as at 31st December	£ 93,888.04	£ 114,948.12
REVENUE ACCOUNT	TOTAL 2025	TOTAL 2024
Credit Balance as at 31st December	£ 23,292.37	£ 19,074.98