

Kilbowie St Andrew's
Church of Scotland, Clydebank

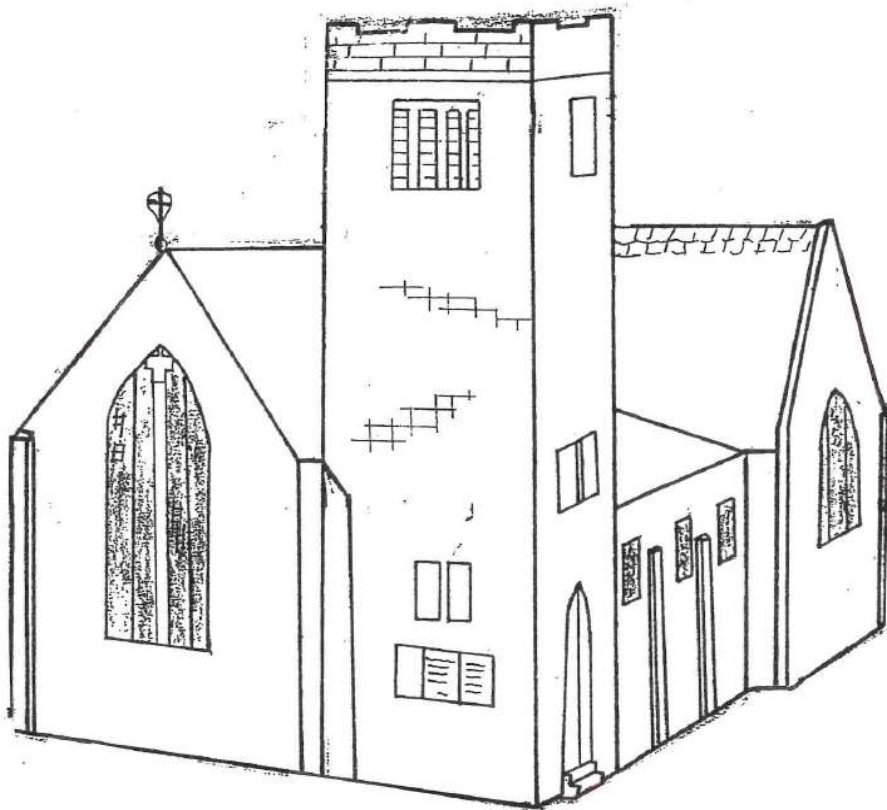
Annual Stated Meeting

Sunday 22 March 2026

(after morning service)

Financial Report 2025

Receipts and Payments Accounts



Reference and Administrative Information

Charity Name: Kilbowie St Andrew's Church of Scotland, Clydebank
Charity Registration Number: SC015005
Congregation Reference No: SC181183
Contact Address: Mrs Aileen Clark (Treasurer)
119 Thistlebank
Old Kilpatrick
Clydebank
G60 5LZ

Trustees

Mrs Margaret Bain	Mrs Amanda Gallagher	Miss Elspeth Mitchell
Mr William Barlow	Mr Peter Hamilton	Mrs Sally-Ann Poole
Mrs Jean Colrairie	Mrs Marlene Harkins	Mr Richard Poole
Miss Lynne Colrairie	Mrs Janice Kerrigan	Mrs Margaret Russell
Mr Alistair Dick	Mrs Sandra Liddell	Mrs Ann Smith
Mrs Cathy Fordyce	Mrs Aileen Lockhart	
Miss Lynne Fordyce	Mrs Irene Macrae	

Principal Office-bearers

Session Clerk	Mr Derek Smith
Church Treasurer:	Mrs Aileen Clark
Locum Minister:	Rev. John Purves 1 January 2025
Locum Minister and Interim Moderator:	Rev. John Purves 4 May 2025 - 17 November 2025
Minister:	Rev. Anne Fyffe 17 November 2025

Independent Examiner

Mrs Julie Sneddon
2 Eskdale Road
Bearsden

Bankers

Virgin Money
Sylvania Way South
Clydebank

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The Kirk Session are the Charity Trustees. The Kirk Session members are the Elders of the Church and are chosen from those Members of the Church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session is moderated by the Minister and meets six times a year with additional meetings as and when required. The Kirk Session is responsible for the Spiritual and Financial affairs within the Church and also for the Property.

Objectives and Activities

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.

Kilbowie St Andrew's Church is a linked charge, and until May 2025, was linked with Radnor Park Church. Since then, Radnor Park has united with Waterfront Parish Church and we became a linked charge with Waterfront.

Sunday worship has continued to be in Kilbowie St Andrew's, and from May 2025, on a six-monthly basis with Waterfront Parish Church, either 10am or 11.30am. The worship was led by our Locum Minister until November, and by our Minister since then.

Services during the year include Harvest, Remembrance Sunday, Sunday School Nativity Play and Watchnight Service. Services for Holy Week, Easter Day dawn and some other evenings are held ecumenically.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Clydebank Kilbowie St Andrew's Church is a congregation with Jesus Christ risen ascended and present at the heart of its life. Morning worship on a Sunday is well supported. We follow the Christian year giving worship a thread linking Sunday to Sunday.

In every sense this is a congregation which is a fellowship of God's people, a congregation caring for one another and being concerned for one another and for the community it is set in.

It is open and welcoming to visitors and strangers and is not only holding its congregational numbers but is adding new members to the roll.

An ecumenical service is held on March 13th each year and the Blitz Chapel can be viewed by appointment at other times.

This opens the Church to the wider community and extends the fellowship in the Church and community. Community outreach is an important objective in Kilbowie St Andrew's and we try to achieve this in different ways.

We try to support and help the community with an open doors policy regarding the use of the Church halls, which are available 52 weeks in the year. Regular users of the halls include all Guiding Sections, Girls and Boys Brigade, the Guild, and the Choir.

All of these groups have a liaison person within the Church so that contact is maintained.

We encourage hall lets for community groups, and regular groups are Mummers Theatre Group, All Star Theatre Group and Taekwondo Group.

Fellowship is an important part of our objectives and as a result a number of lunches and fund raising activities which attract people from the wider community are regularly held.

Achievements and Performance

Worship is of a traditional nature and CH4 is used. Different mediums are used as appropriate especially at Christmas and Easter and the lectionary reading pattern is adhered to.

The Sunday School are in Church for the beginning of the service and leave after the children's address. The Choir lead the praise each Sunday with an introit.

Morning worship on a Sunday is well supported, is open and welcoming to visitors. In every sense this is a congregation which is a fellowship of God's people, a congregation caring for one another, being concerned for the community and parish in which it is set.

Trustees' Annual Report (cont)

Year ended 31 December 2025

We also publish a monthly Church Magazine, which is delivered by members of the congregation, some of whom are Elders to each home in the congregation and to those in out-lying areas through a postal district. Pastoral Care by Church Visitors is of paramount importance with being in a vacancy and working towards a union. Elders visits are considered important for the well being of Church members and to maintain a contact with those unable to attend worship.

A forward thinking decision was taken by the Kirk Session when it was decided to make Harvest Thanksgiving donations monetary offering. Mission and Outreach should be a large part of a Churches life and this is a way to think of others out with the congregation at Harvest time. From October we have offered our Church Hall as a Warm Space where people can enjoy some company, a warm place to come and have soup, sandwiches, tea and coffee free of charge. This is one day a week on a Wednesday from 10:30am until 1:30pm.

The Year 2025

Clyde Presbytery in accordance with National Church of Scotland's plans, is working on a plan to reduce the number of Churches in Clydebank. We have had a survey of our building done in order to put a case forward for retaining Kilbowie St Andrew's Church as a place of worship in Clydebank. We have been given a limit of two years by Clyde Presbytery to raise money required for necessary repairs (according to the survey carried out). To this effect, we have set up a Restoration Committee who meet regularly to seek funding from outside agencies. We don't have a Just Giving page now, but we do Easy Fundraising instead.

Financial Review

The main source of congregational income is from weekly offerings and rental of hall premises. In the past year 2025, 60 freewill envelopes were distributed to families. This includes 31 people who gave by Gift Aid and altogether, 20 people gave by monthly standing order.

This year we put an appeal to our church family to review their weekly giving's to the Church. People responded to that appeal in a very generous way. Ww saw an increase of just under 30% in our giving's by the year end. Thank you to every member of our Church family who continues faithfully to fill their church envelope every week, or pay by Standing Order every month.

If anyone else would find paying by Standing Order more convenient, please contact Treasurer or Session Clerk for the Church bank details.

Over the year, necessary Fabric Work carried out in the Church building was paid from our General Account. Work carried out in the Manse and garden since Rev. Anne has moved in, has been a joint expense shared with Waterfront and will continue to be shared.

Trustees' Annual Report (cont)

Year ended 31 December 2025

A programme of fund raising events were run throughout the year, planned by Elizabeth Dick, Sally-Ann Poole and their many helpers.

A total of £2,266 was deposited in the Restoration Fund and £3,168 into the General Church Account from the events. The Sunday School raised a massive £3,948 for the Restoration Fund by taking part on the Scottish Kilt Walk.

Reserves Policy

An account was opened in 2023 know as The Restoration Fund. This fund is where donations and fund raising monies have been deposited towards the cost of restoring stone work on Church building.

The congregation has an account held in Church of Scotland Investors Trust Growth Fund. This account is available when needed for ordinary fabric work on Church, Tower Centre and Manse.

Accounting Policies

1. The Accounts have been prepared on a cash basis (receipt and payments).
2. Normal fabric repairs and maintenance are met from the General Account. Extraordinary fabric repairs and improvements are met from money held in Church of Scotland Investors Trust.

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, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities

Approved by the Trustees and signed on their behalf,

D Smith

Session Clerk



Date: 27 January 2026

Trustees' Annual Report (cont)

Year ended 31 December 2025

Independent Examiner's Report to the Trustees of Kilbowie St Andrew's Parish Church

I report on the accounts of the charity for the year ended 31 December 2025.

Respective responsibilities of trustees and examiner

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

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 particular matters have come to my attention.

Basis of independent examiner's statement

An 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 which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met.

Name: Mrs Julie Sneddon 

Address: 2 Eskdale Road, Bearsden

Date: 08 March 2026

Kilbowie St Andrew's Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations	43,532	1,783		45,315	33,914
Legacies					
Activities for Generating Funds	11,280	997		12,277	11,052
Bank & Deposit interest	613			613	672
Investment income	1,136			1,136	1,184
	<u>56,561</u>	<u>2,780</u>		<u>59,341</u>	<u>46,822</u>
Rental of premises					
Sale of assets					
Sale of investments					
Grants					
Receipts from General Trustees					
Transfer of Union Balance					
Extra Ordinary Income	11,583			11,583	8,724
	<u>68,144</u>	<u>2,780</u>	<u>0</u>	<u>70,924</u>	<u>55,546</u>
<u>Payments</u>					
Costs of generating funds	209			209	204
Charitable activities	57,428	4,230		61,658	55,695
Governance costs					
	<u>57,637</u>	<u>4,230</u>	<u>0</u>	<u>61,867</u>	<u>55,899</u>
<u>Total Payments</u>					
	<u>57,637</u>	<u>4,230</u>	<u>0</u>	<u>61,867</u>	<u>55,899</u>
Excess of Receipts over Payments for the year before transfers	10,507	(1,450)	0	9,057	11,247
Transfers					
Excess of Receipts over Payments for the year	10,507	(1,450)	0	9,057	11,247

Kilbowie St Andrews Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	38,328	3,365		41,693	30,446
Movement in year:					
Excess of Receipts over Payments for the year	10,507	(1,450)		9,057	11,247
Bank & deposit balances carried forward	<u>48,835</u>	<u>1,915</u>	<u>0</u>	<u>50,750</u>	<u>41,693</u>
<u>Investments at market value</u>					
Church of Scotland Consolidated Stiped Endowment Fund (21,456 Shares)	4,069			4,069	4,069
Church of Scotland Investors Trust Growth Fund 8,769 units Cost £43,619	52,184			52,184	55,946
	<u>56,253</u>	<u>0</u>	<u>0</u>	<u>56,253</u>	<u>60,015</u>
<u>Assets</u>					
Gift Aid Receivable	_____	_____	_____	_____	_____
<u>Liabilities</u>					
Cost of repair not yet billed	_____	_____	_____	_____	_____

The accounts were approved by the Kirk Session and Financial Board on 27 January 2026.

For and on behalf of the Kirk Session and Financial Board

<u>DEREK SMITH</u>	<u>Derek Smith</u>	Session Clerk
<u>AILEEN CLARK</u>	<u>Aileen Clark</u>	Treasurer

Kilbowie St Andrew's Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Mr Alistair Dick who is a member of the Kirk Session received £2,100 for providing his services as organist during the year.

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

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Account	7,269	58,233	56,309		9,193
Designated Restoration Fund	26,626	6,828	0		33,454
Designated Magazine Account	2,546	1,269	591		3,224
Designated Social Committee Account	1,303	1,576	511		2,368
Designated Sunday School Account	584	238	226		596
	<u>38,328</u>	<u>68,144</u>	<u>57,637</u>	<u>0</u>	<u>48,835</u>
Restricted funds					
Flower Fund	221	1,200	1,290		131
Pastoral Care Account	454	0	454		0
Womans Guild Account	2,690	1,580	2,486		1,784
	<u>3,365</u>	<u>2,780</u>	<u>4,230</u>	<u>0</u>	<u>1,915</u>
Total funds	<u>41,693</u>	<u>70,924</u>	<u>61,867</u>	<u>0</u>	<u>50,750</u>

Purposes of Unrestricted Funds

General Account: This is the main account for all income and expenditure of the congregation.

Restoration Fund: This is a holding fund for grants, donations and income from Fund Raising Events towards

Purposes of Designated Funds

Magazine Account: This account finances the production of the Church News Letter and maintenance of printing machine. Excess funds are transferred to the General Account.

Social Committee Account: This account finances social events held within the Church. Excess funds can be drawn on by the General Account.

Sunday School Account: This account provides resources for children within the Sunday School. Money is transferred from General Account when required.

Purposes of Restricted Funds

Flower Fund: This account provides flowers for display during services of worship.

Pastoral Care Account: This account is to provide gifts at Christmas, Easter and Harvest to Church members on the Pastoral Care Register.

Guild Account: This account is managed by the Guild for their own activities. Each year a donation is made to the Church General Account.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	8,135			8,135	5,013
Gift Aid Donations	16,520			16,520	14,463
Tax Recovered on Gift Aid Donations	5,088			5,088	4,855
Ordinary Offerings (Open Plate)	2,863			2,863	1,452
Other Offerings, Donations etc	10,926	1,783		12,709	8,131
	<u>43,532</u>	<u>1,783</u>	<u>0</u>	<u>45,315</u>	<u>33,914</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	209			209	209
	<u>209</u>	<u>0</u>	<u>0</u>	<u>209</u>	<u>209</u>
Charitable activities					
Ministries & Mission allocation	20,954			20,954	14,654
Presbytery dues	434			434	
Pulpit supply	158			158	1,212
Other staffing costs	4,804			4,804	3,968
Church fabric and grounds	7,269			7,269	3,868
Church heat and light	5,134			5,134	4,018
Insurance	5,576			5,576	5,097
Manse fabric and grounds	4,395			4,395	1,794
Manse heat and light	869			869	
Manse council tax	402			402	3,218
Catering and cleaning materials	1,056			1,056	772
Organ, music and audio visual	1,931			1,931	615
Stationery, postage and broadband	1,320			1,320	789
Other expenses	3,126	4,230		7,356	1,311
	<u>57,428</u>	<u>4,230</u>	<u>0</u>	<u>61,658</u>	<u>41,316</u>
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of assets					
Purchase of investments					
Total Payments	<u>57,637</u>	<u>4,230</u>	<u>0</u>	<u>61,867</u>	<u>41,525</u>

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and 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) £39,856.

7. Collections for Third Parties

Food for Thought Food Bank

Beatson Hospital

St Margaret of Scotland Hospice

2025	2024
£	£
	375
400	
400	300
<u>800</u>	<u>675</u>

Kilbowie St Andrew's Parish Church
General Fund Budget

	Actual 2025 £	Total 2025 £	Forecast 2026 £	Total 2026 £
<u>Income</u>				
Offerings				
WFO Envelopes	8,135		8,200	
Gift Aid Envelopes	16,520		16,900	
Open Plate	2,863		2,000	
Tax Recovered from Gift Aid	5,088		6,200	
	<u>32,606</u>	<u>32,606</u>	<u>33,300</u>	<u>33,300</u>
Other Ordinary Income				
Contributions from Organisations / Hall Use / Donations	7,172		6,000	
Fund Raising	3,168		3,000	
Weddings and Funerals	650		1,000	
Invest Share Interest	1,136		900	
Shared Manse Expenses	1,918		4,000	
Balance brought forward	7,269		9,193	
	<u>21,313</u>	<u>53,919</u>	<u>24,093</u>	<u>57,393</u>
Extra Ordinary Income				
Council Tax Refund	2,310		0	
Presbytery Audiovisual Grant	1,188		0	
Withdrawal from CoS Growth Fund	8,004		0	
Closure of Pastoral Care Account	81		0	
	<u>11,583</u>	<u>65,502</u>	<u>0</u>	<u>57,393</u>
<u>Expenditure</u>				
National Ministry and Wider Work				
Giving to Grow Contribution	20,954		20,518	
Presbytery Dues	434		450	
	<u>21,388</u>	<u>21,388</u>	<u>20,968</u>	<u>20,968</u>
Local Staffing Costs				
Pulpit Supply	158		650	
Other Salaries	4,804		4,556	
	<u>4,962</u>	<u>26,350</u>	<u>5,206</u>	<u>26,174</u>
Fabric Costs				
Manse Council Tax	402		5,000	
Church Fabris and Grounds	7,269		6,000	
Church Heat and Light	5,134		5,500	
Manse Fabric and Grounds	4,395		3,000	
Manse Heat and Light	869			
Piano and Organ	540		640	
Insurance	5,576		5,800	
	<u>24,185</u>	<u>50,535</u>	<u>25,940</u>	<u>52,114</u>
Other Congregational Costs				
Stationery, Copyright License and Broadband	938		950	
Cleaning Materials and Catering	545		500	
Sundry Items	2,900		1,000	
Audio Visual Equipment	1,391			
	<u>5,774</u>	<u>56,309</u>	<u>2,450</u>	<u>54,564</u>
Surplus for Year		<u>9,193</u>		<u>2,829</u>

BLITZ MEMORIAL TRUST FUND

Income	£	Expenditure	£
Balance Brought Forward	1,176	Catering	81
Donations	260	Cash in Bank	1,355
	<u>1,436</u>		<u>1,436</u>

KILBOWIE ST ANDREW'S HOUR LOOK GROUP

Income	£	Expenditure	£
Balance Brought Forward	36	Cash in Bank	36
	<u>36</u>		<u>36</u>

KILBOWIE ST ANDREW'S SUNDAY SCHOOL

Income	£	Expenditure	£
Balance Brought Forward	584	Confectionery	112
Collections	198	Gifts	93
Donations	40	Crafts	22
		Cash in Bank	315
		Cash in Hand	280
	<u>822</u>		<u>822</u>

KILBOWIE ST ANDREW'S WOMENS GUILD

Income	£	Expenditure	£
Balance Brought Forward	2,690	Fees to Edinburgh	260
Enrolment Fees	289	Donation	1,300
Collections	277	Speaker Expenses	210
Donations	17	Outings	492
Coffee Morning / Afternoon Tea	997	Sundry Expenses	224
		Cash in Bank	1,631
		Cash in Hand	153
	<u>4,270</u>		<u>4,270</u>

6th CLYDEBANK GIRLS BRIGADE COMPANY

Income	£	Expenditure	£
Balance Brought Forward	873	Crafts	40
Collections	541	Badges / Gifts	184
		Halloween	120
		Baking	81
		Capitation Fees	551
		Miscellaneous	38
		Cash in Bank	321
		Cash in Hand	79
	<u>1,414</u>		<u>1,414</u>

6th CLYDEBANK RAINBOW GUIDES

Income	£	Expenditure	£
Balance Brought Forward	1,900	Annual Subscriptions	756
Membership and Collections	1,406	Equipment and Resources	566
Guiding Activity - Rainbow Sleepover	80	Guiding Activity - Rainbow Sleepover	80
Gift Aid	146	Hall Let	150
Donations	26	Donations	12
		Cash in Bank	1,974
		Cash in Hand	20
	3,558		3,558

6th CLYDEBANK GIRL GUIDES

Income	£	Expenditure	£
Balance Brought Forward	2,527	Membership	1,764
Membership, Subscriptions and Collections	3,294	Activities and Events	14,934
Guiding Activities and Events	9,654	Admin Costs	100
Donations / Grants	330	Donations	300
Proceeds from Fundraising	2,864	Other General Costs	203
Gift Aid	318	Fundraising Expenses	87
Other General Income	201	Cash in Bank	1,556
		Cash in Hand	244
	19,188		19,188

6th CLYDEBANK BROWNIES

Income	£	Expenditure	£
Balance Brought Forward	1,969	Annual Subscriptions	1,953
Weekly Subscriptions	1,298	Equipment and Resources	591
Membership Fees	1,150	Church Hall Rent	250
Guiding Activity - Pack Holiday	350	Guiding Activity - Pack Holiday	350
Allander Trust Donation	500	Donations	30
		Cash in Bank	2,007
		Cash in Hand	86
	5,267		5,267

6th CLYDEBANK RANGERS

Income	£	Expenditure	£
Balance Brought Forward	217	Cash in Bank	309
Membership, Subscription & Collections	1,380	Cash in Hand	104
	1,597		413

8th CLYDEBANK BOYS BRIGADE

Income	£	Expenditure	£
Balance Brought Forward	413	Cash in Bank	309
		Cash in Hand	104
	413		413

MAGAZINE ACCOUNT

Income	£	Expenditure	£
Balance Brought Forward	2,546	Postage and Stationery	99
Donations	949	Parish Pump	53
Adverts	320	Photocopying Charges	439
		Cash in Bank	3,224
	3,815		3,815

RESTORATION FUND

Income	£	Expenditure	£
Balance Brought Forward	26,626	Cash in Bank	33,454
Easy Fundraising	136		
Bank Interest	613		
Table Top Sale	1,001		
Just Giving Kilt Walk	3,949		
Beetle Drive	713		
Savings Banks	417		
	33,454		33,454

SOCIAL COMMITTEE ACCOUNT

Income	£	Expenditure	£
Balance Brought Forward	1,303	Catering Expenses	511
Burns Lunch	335	Cash in Bank	2,368
Harvest Lunch	215		
Quiz Night	392		
Christmas Lunch	635		
	2,879		2,879

FLOWER FUND

Income	£	Expenditure	£
Balance Brought Forward	221	Church Flowers	1,230
Donations	1,200	Blitz Flowers	30
		Advent Wreath	30
		Cash in Bank	131
	1,421		1,421

PASTORAL CARE

Income	£	Expenditure	£
Balance Brought Forward	454	Easter Eggs	144
		Christmas Gifts	204
		Bank Charges	26
		Transfer to General Account	81
		Cash in Bank	0
	454		454