

RADNOR PARK CONGREGATIONAL CHURCH

Green Street, Clydebank, G81 3AY



Report and Accounts

as at

31st December 2025

Radnor Park Congregational Church

Charity Registration number SC 003654

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees of the Radnor Park Congregational Church present their annual report for the year ended 31st December 2025 under the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and confirm that the financial statements comply with the requirements of the the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

REFERENCE & ADMINISTRATIVE INFORMATION

The charity's principal address is at Green Street, Clydebank, West Dunbartonshire, G81 3AY.

The charity registration number is SC 003654 and the HMRC Charities reference is CR 37986.

The Radnor Park Congregational Church has no website address.

History

In 1906 a few Christians began to meet in the front room of a house in Second Avenue, Clydebank. The church was formed in 1908, and a Hall was erected, with a grant from the Congregational Union of Scotland. This was quickly outgrown, and in 1910 a bigger church was opened, adjacent to the Hall. In 1941 the church was totally destroyed in the Blitz, and the hall suffered considerable damage. However, it was able to act as a refuge for the many who lost their homes at that time, and was also able to store the few items that had been recovered from the ruins. In 1960 a new church, built with war damage compensation was opened on the site of the 1910 church. Worship and service has continued until today, and a busy and dedicated group of people maintain worship and welcome all who wish to come to the activities of the church.

Current Trustees

The unremunerated Trustees who served during the year are:

Angela Flaherty, 187 Duntocher Road, Clydebank G81 3NE (appointed 28 February 2017)

Peter Flaherty, 187 Duntocher Road, Clydebank G81 3NE (appointed 17 February 2020)

Rev. Gerry Simonis, 92 Overtoun Road, Clydebank, G81 3RQ (appointed 21 February 2012)

Office bearers and Professional Services

The following members were elected to office and served during the year.

All are volunteers and are not remunerated:

President	Angela Flaherty
Secretary	Peter Flaherty
Treasurer	Rev Gerry Simonis
Bankers	The Bank of Scotland plc, PO Box 1000 BX2 1LB
Insurers	Congregational and General Insurance plc, Curren House, Curren St., Bradford, West Yorkshire BD1 5BA
Independent Examiner	Allan M Wardrope, Bacc, CA, Kirklee Associates Limited 33, Third Avenue, Auchinloch, Glasgow G66 5EB
Investment Managers	M & G Securities Limited, PO Box 9039, Chelmsford CM99 2XF

Radnor Park Congregational Church

Charity Registration number SC 003654

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Church Board Members

Church Board Members who voluntarily served unremunerated during the year are:

Deacons' Court

Margaret Stewart
Tom Wilmshurst

Elders' Court

Margaret Milne	Angela Flaherty
Tom Wilmshurst	Peter Flaherty
Rev Gerry Simonis	

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Radnor Park Congregational Church is governed by the provisions of the constitution, which was last reviewed in February 1979. On 26 April 2021 a "Voluntary windup or dissolution clause" was approved by all and added to the constitution after acceptance was acknowledged by OSCR. The Constitution is included at the end of this report.

Trustee Training

At present there is no formal structure to train trustees. Any arising issues are addressed at the meetings of the Church Board. Should suitable and affordable training be identified it is the intention to adopt such training in the future.

Organisational Management

The Church Board including the Trustees meet as often as is required and also at the Annual General Business Meeting in February of each year to determine the general activity of the Church.

The Trustees meet as often as is required but at least once per year when the Trustees meet without the Church Board to review the Annual Report and Accounts. They then also review the church's risk assessment including its overall management, control and its charitable purpose for which they are legally responsible.

Organisational Structure and Relationships

The Radnor Park Congregational Church officials consist of the President, Secretary, and Treasurer who together with other appointed deacons and ordained elders serve as the Church Board. All deacons are proposed, nominated and elected in accordance with the constitution. The Church Board assists the Trustees with the management of the charity.

Risk Management

The Trustees continue to keep the activities under review, particularly with regard to any major risks that may arise from time to time as well as the systems and procedures established to manage them. They monitor the effectiveness of the system of internal controls and other viable means including insurance cover where appropriate, by which those risks already identified can be mitigated.

Radnor Park Congregational Church

Charity Registration number SC 003654

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Object

The object of the Church shall be to advance Christ's Kingdom in the area and to minister spiritually unto its members and adherents.

Strategic aim and intended effect

The aim is to develop the religious service through maintaining in-person contact with its members and to preach the gospel of our Lord Jesus Christ and to raise awareness and encourage active participation of the general public in the work of the church and to be able to continue the charitable objective by raising funds, invite and receive contributions from any person by way of a voluntary donation to continue the work of the Radnor Park Congregational Church.

Activities

The church maintains a regular pattern of Sunday worship and also hosts occasional special services in connection with Clydebank Churches Together. All are welcome to all our activities. Activities are now restricted because there are no longer people able and willing to organise some of the activities the church community previously organised due to health and age concerns. This church community during the year had around 9 members (including housebound) and three adherents.

Fundraising Performance

Raising financial support is always challenging, but the members and friends provide regular financial donations on a voluntary basis to sustain the continued presence and the provision of a much-needed service to its members and the wider public.

Investment Performance

The Radnor Park Congregational Church funds are held in the Bank of Scotland's treasurer's account. The church has invested £110,000 in income units of The Equitable Investment Fund for Charities (Charifund) managed by M&G Securities Limited, PO Box 9039, Chelmsford CM99 2XF who provide regular reports throughout the year for the Trustees' attention. The total investment valuation at the end of the year represents 84.4% (2024 - 80.3%) of the total available funds. This year the investment has provided 49.2% (2024 - 44.9%) of this year's income. The investment return is 6.38% (2024 - 6.27%) and is considered satisfactory considering the ongoing general economic climate in the UK.

Financial Review

The ordinary activities returned a deficit of £ (2,510) (2023 - £ 778) and this was wholly due to the replacement of the Hymnal machine costing £2,922. When the unrealised gain of the church's investment is taken into account the comparable result for 2024 is £ 268 (2023 £(-1,787)). The total income for 2024 was £14,868 (2023 £14,956). The total expenditure was £17,378 (2023 - £14,178).

The church holds a valid formal certificate of Safeguarding compliance to the end of October 2026.

Future Plans

To continue to make the Church presence known to the people of Clydebank and surroundings through the activities outlined in this report.

Radnor Park Congregational Church

Charity Registration number SC 003654

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of the Trustees' responsibilities

The purpose of this statement is to distinguish the Trustees' responsibilities for the accounts from those of the examiner as stated in his report.

Charity law requires the Trustees to prepare accounts for each financial year, which gives a true and fair view of the Charity's financial activities during the year and of its financial position as at the year end.

In preparing the accounts the Trustees are required to:

- Select suitable accounting policies and then apply them;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- Prepare the accounts on the going concern basis unless it is inappropriate to assume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records which are such as to be able to disclose, with reasonable accuracy, the financial position of the Charity at any time, and to enable them to ensure that the accounts comply with the Charities Act 1993. They are also responsible for safeguarding the Charity's assets and ensuring their proper application in accordance with Charity law and hence for taking reasonable steps for the prevention and detection of error, fraud or other irregularities.

Disclosure of information to the Examiner

So far as the Trustees are aware there is no relevant information of which the Trustees' examiner is unaware and each Trustee has taken steps that he or she ought to have taken as a Trustee in order to make himself or herself aware of any relevant information and to establish that the Trustees' examiner is aware of that information.

Approved by the Church Board at its meeting on 22nd February 2026,
and signed on behalf of all Trustees by:

Peter Flaherty, Secretary

Signature: Peter Flaherty

Radnor Park Congregational Church

Charity Registration number SC 003654

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of the Radnor Park Congregational Church

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 6 to 9.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 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 2006 Regulations. 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 [other than disclosed below*]

- 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have 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.

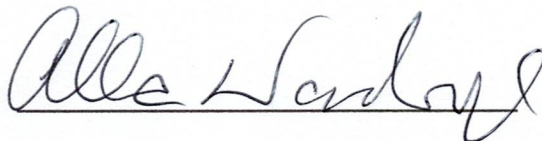
Name:

Allan M. Wardrope, BAcc, CA,

Address:

Kirklee Associates Limited
33, Third Avenue, Auchinloch, Glasgow G66 5EB

Signature:



Date
signed:

13 Sept 2026

Radnor Park Congregational Church

Charity Registration number SC 003654

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Un- Restricted £	TOTAL 2024 £
INCOMING RESOURCES			
<u>Voluntary Receipts</u>			
Free Will Offering from members		5,559	6,500
		<u>5,559</u>	<u>6,500</u>
<u>Grants</u>			
Gift Aid; income tax rebates		1,649	1,684
		<u>1,649</u>	<u>1,684</u>
<u>Fund raising activities</u>			
Miscellaneous collections & voluntary donations		30	-
		<u>30</u>	<u>-</u>
<u>Other charitable activities</u>			
Bank and other interest		-	-
Investment income		7,018	6,684
		<u>7,018</u>	<u>6,684</u>
		<u></u>	<u></u>
Total incoming resources		<u>14,256</u>	<u>14,868</u>
EXPENDED RESOURCES			
Operating costs	3	3,415	3,729
Premises costs	4	12,370	11,470
Support donations	5	1,500	1,625
Governance costs	6	-	554
		<u></u>	<u></u>
Total expended resources		<u>17,285</u>	<u>17,378</u>
Net surplus / (deficit) on ordinary activity		(3,029)	(2,510)
Unrealised Gain / (Loss) on investment		18,947	2,778
		<u></u>	<u></u>
RESULT FOR YEAR 2025		<u>15,918</u>	<u>268</u>
Funds brought forward 1 January 2025		136,168	135,900
		<u></u>	<u></u>
FUNDS TO CARRY FORWARD AS AT 31 DECEMBER 2025		<u>152,086</u>	<u>136,168</u>

Radnor Park Congregational Church

Charity Registration number SC 003654

STATEMENT OF BALANCES FOR THE YEAR ENDED 31 DECEMBER 2025

	£	Unrestricted £	Total 2024 £
CASH BALANCES			
Bank of Scotland plc, Treasurers' Account	26,824		29,334
Funds movement during the year	(3,029)		(2,510)
Balance carry forward as at 31 December 2025		23,795	26,824
Investment			
Nominal value of investment in 7,426.2 units Charifund	110,000		
Add:	-		
Total nominal investment	110,000		
Stock market value as at 31 December 2024	109,343		
Rounding	1		1
Unrealised Gain / (Loss) as at 31 December 2025	18,947		
Valuation as at 31 December 2025		128,291	109,343
All balances as at 31 December 2025		152,086	136,168

Approved by the Church Board at its meeting on 22nd February 2026,
and signed on behalf of all Trustees by:

Peter Flaherty, Secretary

Signature: Peter Flaherty

Radnor Park Congregational Church

Charity Registration number SC 003654

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

a. Basis of preparation

The accounts are prepared on the Receipts & Payments basis in accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

b. Operating costs

Expenditure is summarised under functional headings, apportioned according to management estimates as appropriate. The irrecoverable VAT is included with the item of expense to which it relates.

c. Depreciation

Purchases of equipment and / or furniture & fittings during the year are charged to the year during which they were paid. Equipment is only replaced or purchased when it is either permanently broken or essential to maintain good quality standards. The lifetime of each piece of equipment varies therefore considerably. Consequently the Trustees are taken the view that each year the depreciation should equal any purchases during that year.

d. Support donations

Each year we donate a small amount of the funds we raise to other charities. We also pass on donations at the request of church members to their nominated charities.

e. Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

f. Unrestricted funds

Unrestricted funds are donations, and other incoming resources received or generated for expenditure on the general objectives of the Charity.

g. Restricted funds

No income has been received during the year subject to restrictions posed upon the charity by any of the donors. There were no balances to carry forward.

Accordingly, there is no need for a column for Restricted Funds.

Radnor Park Congregational Church

Charity Registration number SC 003654

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Un- Restricted £	TOTAL 2024 £
3. OPERATING COSTS		
Pulpit Supply	3,060	3,120
Licenses for multimedia	-	35
Affiliation fees	355	347
Printing & Stationery	-	127
Special services costs	-	100
	3,415	3,729
4. PREMISES COSTS		
church Energy	2,351	2,509
Insurance	2,374	2,240
Cleaning	720	720
Maintenance and repairs	5,063	3,079
Replacements etc.	1,862	2,922
	12,370	11,470
5. SUPPORT DONATIONS		
D E C, Ukraine Appeal	-	-
Erskine Hospitals	500	300
Scottish Air Ambulance Service	-	250
Robin House, Alexandria (CHAS)	500	250
Alzheimers Scotland	-	125
BBC Children in need	-	-
St. Margaret's Hospice - Clydebank	500	450
Motor Neuron Decease	-	250
	1,500	1,625
6. GOVERNANCE COSTS		
Office expenses	-	104
Legal fees	-	450
	-	554
	17,285	17,378

Radnor Park Congregational Church

Charity Registration number SC 003654

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Radnor Park Congregational Church

Constitution

Revision February 1979 as amended 26 April 2021

Preamble

The Church is composed of those who give evidence of having peace with God and of being new creatures in Jesus Christ, His Son.

1. The Church is called the Radnor Park Congregational Church.
2. The Church is independent in its method of government and controls its own affairs without interference from any other church or court.

3. **Object**

The object of the Church shall be to advance Christ's Kingdom in the area and to minister spiritually unto its members and adherents.

4. **Trustees**

The Trustees empowered to act on behalf of the Church shall be the Minister and elected officials – namely Chair of the Deacons' Court (President), Secretary, Treasurer and Session Clerk. The Trustees will act collectively and in shall any case be not less than three in number.

5. **Management**

- a. **Minister**

The members of the congregation, in full communion in the Church, shall call a minister to be the spiritual leader of the Church and to minister unto its members and adherents.

The minister shall act as Chair of the Elders' Court and shall be a member ex-officio of all other committees, courts and sub-committees within the Church.

- b. **Session Clerk**

A Session Clerk will be appointed by the congregation from the ordained elders of the Church, to be the clerk to the Elders' Court and assist the minister in all things pertaining to the spiritual side of Church Life.

- c. **Secretary**

The congregation shall elect a member from their own number to be the secretary of the Church and Clerk to the Congregation Meetings and the Deacons' Court. The secretary will conduct all correspondence, which the Church may direct. The secretary will be the custodian of all Church documents except those that belong exclusively to the minister, elders, treasurer and organisations.

- d. **Treasurer**

The congregation shall elect a member of their own number to be the treasurer of the Church and custodian of all funds of the Church except those that belong exclusively to the elders and organisations.

The treasurer shall be an ex-officio member of the Deacons' Court.

The treasurer shall prepare and submit such financial reports and statements as the Courts may from time to time require.

Radnor Park Congregational Church

Constitution

Revision February 1979 as amended 26 April 2021

e. Elders

The elders will assist the minister in all things pertaining to the spiritual side of Church Life. Up to twelve (12) elders may be appointed from the members of the congregation. Such elders to be nominated to the minister and subject to the minister's approval, ratification, appointed and ordained in office in accord with Holy Scripture:

- “And when they had ordained them Elders in every church and had prayed with fasting, they commended them to the Lord in whom they believed” –

e. Deacons

The congregation shall elect from their own number up to 12 deacons to be responsible for the general management of the Church. The deacons shall hold office for a period of one (1) year from the date of the Annual General Business Meeting and retiring deacons shall be eligible for re-election.

6. Courts

Deacons' Court

The Deacons' Court will administer the material aspects of Church Life and shall consist of all elected deacons. The minister, office bearers and elders shall be ex-officio members. The deacons shall appoint one from their own number to be the Chair. The Deacons' Court will meet as often as is required to discharge their duties appropriately.

Elders' Court

The minister and elders may meet from time to time as an Elders' Court to discuss the spiritual aspect of Church Life.

7. Vacancy Committee

In the event of a vacancy in the pulpit, the Elders and the Session Clerk will be responsible for pulpit supply and the maintaining of Church Services. The office bearers with two (2) Elders and two (2) Deacons appointed by the Deacons' Court and two (2) members of the congregation appointed by the congregation will form a Vacancy Committee.

8. Funds and Accounts

- The central funds and accounts including the funds and accounts of any committee, court or Church organisation shall be regularly audited by two (2) members of the congregation who shall be appointed annually at the Annual General Business Meeting and who are not members of either the Deacons' Court or the Elders' Court.
- The financial year of the Church shall commence on 1st January and terminate on 31st December.
- A copy of the Annual Report and Accounts shall, if possible, be forwarded to each member not less than seven (7) days prior to the date of the Annual General Business Meeting.

Radnor Park Congregational Church

Constitution

Revision February 1979 as amended 26 April 2021

9. **Sub-Committees**

- a. The Deacons' Court shall from their own number appoint a Property Convener, who will in turn for a Property Sub-Committee, which shall consist of two (2) members of the Deacons' Court and two (2) members of the congregation.
- b. The Deacons' Court shall from their own number appoint a Finance Convener, who in turn will form a Finance Sub-Committee, which shall consist of two (2) members of the Deacons' Court.
- c. The Deacons' Court shall be empowered to appoint and approve the terms of reference of other sub-committees, as they deem necessary for the furtherance of the business of the Church.

10. **Congregation Meetings**

- a. An Annual General Business Meeting of members of the Church will be convened in the month of February each year for the purpose of receiving the Annual Report and Accounts and the election of appropriate office bearers.
- b. A Congregation Business Meeting will be convened not less than twice (2) per year for the purpose of receiving reports from the Deacons' Court.
- c. A Special Congregation Meeting may be called at any time by the direction of the Deacons' Court or at the request, in writing, of not less than thirty members in full communion in the Church stating their reason for such a meeting; fifty members to form a quorum at such Special Congregation Meeting.

11. **Intimation of Meetings**

- a. The Annual General Business Meeting to be convened by intimation from the pulpit on the two (2) previous Sabbaths.
- b. Congregational Business Meeting to be convened by intimation from the pulpit on the two (2) previous Sabbaths.
- c. Special Congregation Meeting to be convened by intimation from the pulpit on the two (2) previous Sabbaths, stating the nature of the business.
- d. The Deacons' Court may, at their discretion, vary the above methods of convening meetings in the event of an emergency.

Radnor Park Congregational Church

Constitution

Revision February 1979 as amended 26 April 2021

12. Members

- a. Applications for membership shall be made to the minister or one of the Elders.
- b. Members are expected to be regular in their attendance at all Church Services unless prevented by circumstances over which they have no control. It is the responsibility of the members to inform the minister, elder or deacon of their district of any matter that may require attention.
- c. The elders shall in conjunction with the minister exercise discipline over the members and review annually the Membership Roll of the Church and shall intimate to the Annual General Business Meeting all admissions and demissions.
- d. The Church shall sponsor and encourage approved organisations for members, adherents and youth. The Deacons' Court may call for reports, from time to time from such organisations. Each organisation will submit a report to the Annual General Business Meeting detailing membership, staff where appropriate and progress.

13. General

a. Approval

No individual, group of individuals or any organisation may act on behalf of or in the name of the Church without approval of the Deacons' Court.

b. Constitution

A copy of the constitution shall be given to every member of the Church and its contents explained to all prospective members and issued to them on admission.

c. Use of Church Property and Accommodation

All applications for the use of accommodation within the Church Hall by members or organisations must be submitted, in writing, to the Church Secretary for approval of the Deacons' Court. Permission to use the Church building must be obtained from the minister direct or in absence of the minister from the Session Clerk.

d. Indemnification

The person or persons, society, or organisation to whom Church accommodation is granted shall undertake not to infringe any copyright or Local Authority Bye-Law by their proceedings in the accommodation and shall also undertake to indemnify the Church Authority for any alleged infringement of copyright, Local Authority Bye-Law or damages.

Any organisation having the use of the Hall shall be responsible for all the property contained therein.

No person shall play the piano except with permission from the Deacons' Court.

Radnor Park Congregational Church

Constitution

Revision February 1979 as amended 26 April 2021

14. Voluntary windup or Dissolution

- a. If the Church Meeting or the Trustees plus one member in full communion, determines that it is necessary or appropriate that the Church be dissolved, the Secretary shall convene a Special Congregation Meeting of the members giving notice of not less than 21 calendar days. The notice of the Special Congregation Meeting will state the terms of the proposed resolution.
- b. If a proposal by the Church Meeting or the Trustees plus one member in full communion, to dissolve the Church is confirmed by secret ballot, in writing, with a two-thirds majority of those present and voting at the Special Congregation Meeting, the Church Meeting or the Trustees plus one member in full communion, shall have power to dispose of any assets held by or on behalf of the Church after satisfaction of the debts and liabilities of the Church - and any assets remaining of the Church shall be transferred to some other charity or charities having aims and objects similar to those of the Church; the identity of the body or bodies to which such assets are transferred shall be determined by the Church Meeting or the Trustees plus one member in full communion at, or prior to, the time of dissolution.
- c. For the avoidance of doubt, no part of the income or property of the Church shall (otherwise than in pursuance of the Church's charitable purposes) be paid or transferred (directly or indirectly) to the members, either in the course of the Church's existence or on dissolution.