

The Church of Scotland

Glasgow: St Andrew's West Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

For the Year Ended 31 December 2025

Congregation No: 161064

Charity No: SC011423

Glasgow: St Andrew's West Parish Church
Charity No: SC011423

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for the Year Ended 31 December 2025**

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Glasgow: St Andrew's West Parish Church
Charity No: SC011423

Reference and Administrative Information

Charity Name:	Glasgow: St Andrew's West Parish Church of Scotland
Charity Registration Number:	SC011423
Congregation Reference No:	161064
Contact Address:	St Andrew's West Parish Church 260 Bath Street Glasgow G2 4JP

Trustees

The following are members of the Kirk Session:

Rev Dr Kleber Machado	
Kenneth Anderson	(deceased 18 February 2025)
Avril Firth	
Margaret Glass	
Sarah Hale	
Grant Henderson	
Kirsty Kennedy-Wylie	
Lynn MacLellan	
Andreas Morrison	
Mary Neilson	
William Pollock	
Kenneth Rogers	
Edward Romeo	
John Wallace	

Principal Office-Bearers

Minister:	Rev Dr Kleber Machado
Session Clerk:	Kenneth Rogers
Church Treasurer:	William Pollock

Independent Examiner

Amardeep Kalsi CA
Stevenson & Kyles
Chartered Accountants
25 Sandyford Place
Glasgow
G3 7NG

Bankers

Royal Bank of Scotland
Glasgow City Branch
10 Gordon Street
Glasgow
G1 3PL

Glasgow: St Andrew's West Parish Church
Charity No: SC011423

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 (Unitary Form).

Recruitment and Appointment of Trustees

Members of 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. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is normally chaired by the Minister and meets as required. Certain responsibilities are delegated to the designated Teams as appropriate.

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.

Achievements and Performance

In 2025, we at St Andrew's West continued to perform well in terms of its acknowledged aims. We offered a variety of styles of worship ranging from traditional to alternative formats. We continue to offer the Sacrament of Holy Communion to members and visitors in 2025. We had one Sacrament of Baptism. In January, we celebrated the Week of Prayer for Christian Unity. Our Minister also attended the Holocaust Memorial Day service in London commemorating the liberation of Auschwitz 80 years ago. In March, we welcomed Sister Isobel Smyth, Sister of Notre Dame, as a guest preacher, who led the Bishops' Conference of Scotland Committee for Inter Religious Dialogue.

We celebrated Holy Week and Easter services and managed to continue our work supporting Christian Aid Week. In May, we held a pop-up stall in our patio, offering tea, coffee and biscuits in aid of Christian Aid to help raise awareness within our community. We also celebrated Harvest Thanksgiving, Advent and Christmas and commemorated Remembrance Sunday and observed the Two-minute Silence at 11.00am on 11 November. We had retiring offerings for Christian Aid (Harvest Thanksgiving) and Save the Children Fund. A significant sum was raised for Christian Aid this year and in December we raised money for Save the Children Fund wearing our Christmas jumpers.

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Trustees' Annual Report (cont.)
Year ended 31 December 2025

Achievements and Performance (cont.)

Some members participated in a Bible study in preparation for Pentecost. We hosted Fun Days and a Christmas Party for Interfaith Glasgow. In December we commenced a new initiative, our Warm Welcome Space, a weekly welcome to anyone offering a cup of tea or coffee in a warm space.

Throughout the year, some of our congregation members joined in the Glasgow Close Knit initiative, knitting blankets for the Lodging House Mission. We also held joint worship with the Grace Communion congregation. We held a Memorial Service in November for those who had been bereaved in the last year and whose families were specially invited to attend that morning.

We are grateful for the Boys' Brigade leaders who continued to operate the company throughout the year. We continued to offer fellowship, education and volunteering opportunities through our organisations and groups, including the Choir, the Hospitality Group, Eco-congregational Group, Christian Aid Group, and Boys' Brigade Ex Members' Association. We also continued with our congregational Walking Group, going on a Saturday each month to different locations throughout west central Scotland.

Our numbers sadly continue to decline where this year we have seen a significant number of our members passing away. Our membership now stands at 113. While this is a matter of concern for the leaders and congregation, it reflects the experience of congregations throughout the Church of Scotland. However, we do enjoy welcoming many visitors who come to worship with us from around the world. Our changing congregation is becoming more diverse as we welcome regular attenders, including students, workers, asylum seekers and refugees, who have found a home with us in Glasgow.

We continue to support Tabeetha School in Jaffa, Israel with congregation donations via our "Wee Kirks" collecting boxes. Tabeetha School is an educational home for pupils of different faiths and nationalities in Israel.

Our small, but extremely enthusiastic Choir, led by G Cree, has been inspirational throughout the year. The music prepared and presented for each service, has been exceptional. We are also expressly grateful to the members who administer our updated Facebook page and our website.

Through the Minister and our hard-working Pastoral Team, we provide a high level of outreach to our congregation, housebound members, and our extended parish, particularly to those people who have faced bereavement this last year. With an increasing number of elderly members in the congregation, we are seeking ways to improve this pastoral care we offer.

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Trustees' Annual Report (cont.)
Year ended 31 December 2025

Financial Review

Total income for the year was £51,327 (2024 - £83,089). Total expenditure was £77,370 in 2025, compared to £63,385 in 2024. There was ongoing expenditure on repairs and maintenance to the Kelvingrove manse, which is currently let, the cost of which is met from its rental income and reimbursed by the General Trustees from income held by them. The deficit for the year amounted to £26,043 compared to a surplus of £19,704 in 2024. The Church has also been the beneficiary of legacies of £2,000 (2024 - £27,214).

For 2026 it is anticipated that donations from the congregation will be reduced as they have been in 2024 and 2025 due to the reduction in membership and the decreasing numbers attending worship. Setting aside any legacies received, the congregation's operational costs exceed its income and have done so for several years. It is planned that with strict control of expenditure, coupled with encouragement to increase congregational giving and with the use of Gift Aid, will result in the General Fund showing a modest surplus in 2026.

Reserves Policy

It is the Trustees' policy to hold in reserves approximately three months ordinary expenditure excluding designated funds. At the year end the Church held cash of £26,035 in unrestricted funds which is around four months expenditure. The Church also held investments with a value of £297,721 as at 31 December 2025 (2024 - £285,833).

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,



Kenneth Rogers
Session Clerk

19 March 2026

Glasgow: St Andrew's West Parish Church
Charity No: SC011423

Glasgow: St Andrew's West Parish Church
Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 15.

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 (as amended). The charity's 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

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 seeking 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.

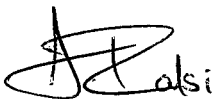
Independent examiner's statement

In connection with 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 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, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Amardeep Kalsi C.A.
Independent Examiner
for and on behalf of Stevenson & Kyles
Chartered Accountants
25 Sandyford Place
Glasgow
G3 7NG

19 March 2026

Glasgow: St Andrew's West Parish Church
Charity No: SC011423

Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
	Note	Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Receipts						
Donations	3	20,552	-	-	20,552	23,103
Legacies		2,000	-	-	2,000	27,214
Bank & deposit interest		486	-	-	486	543
Investment income		10,664	-	-	10,664	10,670
		<u>33,702</u>	<u>-</u>	<u>-</u>	<u>33,702</u>	<u>61,530</u>
Weddings & funerals		220	-	-	220	-
Grant from Renfield Street Trust		17,405	-	-	17,405	21,559
Total Receipts		<u>51,327</u>	<u>-</u>	<u>-</u>	<u>51,327</u>	<u>83,089</u>
Payments	4					
Costs of generating funds		-	-	-	-	461
Charitable activities		75,690	-	-	75,690	60,884
Governance costs		1,680	-	-	1,680	2,040
Total Payments		<u>77,370</u>	<u>-</u>	<u>-</u>	<u>77,370</u>	<u>63,385</u>
Excess/(deficit) of receipts over payments for the year before transfers		(26,043)	-	-	(26,043)	19,704
Transfers		-	-	-	-	-
Excess/(deficit) of receipts over payments for the year		<u>(26,043)</u>	<u>-</u>	<u>-</u>	<u>(26,043)</u>	<u>19,704</u>

Glasgow: St Andrew's West Parish Church
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Statement of Balances
at 31 December 2025

	Note	Unrestricted funds £	Restricted Funds £	Endowment funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		52,078	-	-	52,078	32,374
Movement in year:						
Excess/(deficit) of receipts over payments for the year		(26,043)	-	-	(26,043)	19,704
Bank & deposit balances carried forward		<u>26,035</u>	<u>-</u>	<u>-</u>	<u>26,035</u>	<u>52,078</u>
Investments at market value						
(cost £200,010)		<u>297,721</u>	<u>-</u>	<u>-</u>	<u>297,721</u>	<u>285,833</u>
Assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Liabilities		<u>1,850</u>	<u>-</u>	<u>-</u>	<u>1,850</u>	<u>1,243</u>

The accounts were approved by the Kirk Session on 19 March 2026.

For and on behalf of the Kirk Session



Kenneth Rogers
Session Clerk



William Pollock
Treasurer

Glasgow: St Andrew's West Parish Church
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Notes to the Accounts
Year ended 31 December 2025

1 Trustee Remuneration and Related Party Transactions

During the year one trustee (Rev Dr K Machado) received reimbursement of expenses incurred totalling £2,414 (2024 - £1,798). No Trustee or any 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 January 2025 £	Receipts £	Payments £	Transfers £	At 31 December 2025 £
Unrestricted funds					
General Fund	52,078	51,327	77,370	-	26,035
	<u>52,078</u>	<u>51,327</u>	<u>77,370</u>	<u>-</u>	<u>26,035</u>
Restricted funds					
Refurbishment Fund	-	-	-	-	-
Flower Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Endowment funds	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>52,078</u>	<u>51,327</u>	<u>77,370</u>	<u>-</u>	<u>26,035</u>

Purposes of Restricted Funds

The Refurbishment Fund is for the provision of funds to maintain fabric of church buildings.

The Flower Fund is for the provision of flowers in church.

The assets for these funds are held as cash.

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Notes to the Accounts
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	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
3 Analysis of Donations					
WFO Scheme (non-Gift Aid)	2,470	-	-	2,470	1,120
Gift Aid Donations	11,430	-	-	11,430	13,694
Ordinary Offerings (Open Plate)	4,610	-	-	4,610	5,214
Hospitality income	936	-	-	936	793
Pulpit supply	-	-	-	-	300
BB Ex-Members' Association	100	-	-	100	100
Other Offerings, Donations etc.	1,006	-	-	1,006	1,882
	<u>20,552</u>	<u>-</u>	<u>-</u>	<u>20,552</u>	<u>23,103</u>

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Notes to the Accounts
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	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes	-	-	-	-	461
	-	-	-	-	461
Charitable activities					
Giving to Grow	31,318	-	-	31,318	24,293
Presbytery dues	1,188	-	-	1,188	2,395
Minister's expenses	2,414	-	-	2,414	1,798
Pulpit supply	500	-	-	500	800
Other staffing costs	1,920	-	-	1,920	1,920
Fabric R&M	21,886	-	-	21,886	13,413
Council tax	3,459	-	-	3,459	3,218
Insurance	76	-	-	76	74
Renfield Centre grant	4,282	-	-	4,282	4,282
Organ & music	5,261	-	-	5,261	4,871
Communications	885	-	-	885	1,027
Hospitality	429	-	-	429	339
Bank charges	309	-	-	309	314
Outreach	211	-	-	211	-
Other expenses	1,552	-	-	1,552	2,140
	75,690	-	-	75,690	60,884
Governance costs					
Independent examiner's fee	1,680	-	-	1,680	2,040
	77,370	-	-	77,370	63,385

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Notes to the Accounts
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5 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 (2024 - £31,642) and the maximum stipend (in the fifth and subsequent years) was £39,856 (2024 - £38,884).

	2025 £	2024 £
6 Collections for Third Parties		
Tabetha School, Israel (Wee Kirks)	157	114
Bethesda Khanko Foundation	-	51
Christian Aid Week	504	516
Lent Appeal (Christian Aid)	-	184
Eco-Congregation Scotland	-	150
Harvest (Lodging House Mission)	-	188
Harvest (Christian Aid)	280	-
Christmas Jumper Fundraiser (Save the Children Fund)	170	-
	<u>1,111</u>	<u>1,203</u>

7 Related Party Disclosures

Rev Dr K Machado, W Pollock and K Rogers who are members of the Kirk Session are directors of The Renfield Centre (a Scottish Charity), and its subsidiary trading company Renfield Enterprises Limited with effect from 9 July 2025. M Glass, who is a member of the Kirk Session was a director of The Renfield Centre (a Scottish Charity) and its subsidiary trading company Renfield Enterprises Limited until 17 June 2025.

The Renfield Centre provides accommodation to various self-help groups and other charitable organisations in the central Scotland area. The Renfield Centre is integral to St Andrew's West Parish Church premises and is used for congregational purposes. Renfield Enterprises Limited provides catering to clients within the Renfield Centre. During the year the Church paid a contribution of £4,800 to the Renfield Centre towards heating and lighting of the church premises (2024 - £4,800). It also paid a further £5,202 (2024 - £6,918) towards the use of facilities within the Renfield Centre.

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Notes to the Accounts
Year ended 31 December 2025

7 Related Party Disclosures (cont.)

The Rev Dr K Machado, W Pollock, and K Rogers, who are all members of the Kirk Session, are directors of The Renfield Street Trust (a Scottish Charity). The Renfield Street Trust owns the Church and the Centre premises. It supports the work of the congregation through funding insurance cover, building repairs and improvements, and providing grant aid.

W Pollock, who is a member of the Kirk Session, is a director of the 93rd Glasgow Company of The Boys' Brigade (a Scottish charity), which is part of The Boys' Brigade (a registered Scottish charity and registered charity in England & Wales). The 93rd Glasgow Company is affiliated to St Andrew's West Parish Church.

8 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contributions made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

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Appendix
Year ended 31 December 2025

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

	2025
<i>Consolidated Fabric Fund</i>	
<u>CAPITAL ACCOUNT</u>	
Credit balance held at 31 December at cost	<u>139,858</u>
Market value of balances at 31 December	<u>152,534</u>
 <u>REVENUE ACCOUNT</u>	
Credit balance at 31 December	<u>93,355</u>
 <u>TEMPORARY ACCOUNT</u>	
Debit balance at 31 December	<u>(1,607)</u>