

NEWLANDS SOUTH CHURCH OF SCOTLAND

Trustees' Report and Financial Statements for the year ended 31 December 2025

Congregation Number: 160977
Scottish Charity: Number SC000042

NEWLANDS SOUTH CHURCH OF SCOTLAND

Reference and Administrative Information:

Charity Registered Name: Newlands South Church of Scotland, Glasgow
Charity Registration Number: SC000042

Congregation Reference Number: 160977

Contact Address: 37 Riverside Road
Newlands
Glasgow
G43 2EG

Trustees:

As at 4 March, 2026

Gilbert Anderson	Hilary Hansell	Fiona Paton
Mary Anderson	Janette Innes	Joan Pethrick
Carol Biggart	Neil Kennedy	Biddy Ramsay
Robert Binnie	Elsbeth Lindsay	Gillian Rooney (from 1 Oct 25)
Ann Blackwood	Linda Lowrey	Derek Ross
Donald Blackwood	Maggie MacKay	Melanie Sleigh
Paul Davie	Lorna Macpherson	Catherine Taylor
Roberta Deighton	Kathryn MacQuien	Agnes Topping
Allison Dryburgh	Duncan McGhie	Barbara Uttamchandani
Brenda Duthie	Allan McPhee	Sandy Walls
Margaret Forsyth	Richard Morris	Jan Young
Jan Goldie	Deborah Nesbitt	

Who served between 1 January 2025 and 4 March 2026, but are no longer in office:

Linzie Noble (resigned 1 Sep 25)	Keith Spowart (resigned 1 Dec 25)
Margaret Potts (resigned 1 Sep 25)	Neil Watson (resigned 1 Oct 25)
Michael Riddell (resigned 1 Sep 25)	

Principal Office-bearers:

Minister:	Vacancy
Session Clerk:	Catherine Taylor
Church Treasurer:	Margaret Forsyth
Fabric Convener	Donald Blackwood

Independent Examiner: Douglas A Cumine
Chartered Accountant
601 Kilmarnock Road
Glasgow
G43 2TH

Bankers :	Virgin Money 21 Kilmarnock Road Glasgow G41 3YW	Church of Scotland Investors Trust 121 George Street Edinburgh EH2 4YN
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NEWLANDS SOUTH CHURCH OF SCOTLAND

Trustees' Report for the year ended 31 December 2025

The Trustees present the annual report and accounts for Newlands South Church of Scotland (the Charity) for the year ended 31 December 2025

1. Structure, Governance and Management

Governing Document

Since 1 January 2019, the Congregation of Newlands South Church has been governed according to the terms of the Unitary Constitution of the Church of Scotland. The Church of Scotland's Unitary Constitution is a modern governance model where the **Kirk Session** (local church elders) holds authority over *all* aspects of a congregation's life—spiritual (pastoral care) and temporal (finance, property, vision)—replacing older models that separated these roles into distinct boards, allowing for greater flexibility and shared responsibility in a single governing body, also known as *quoad omnia*.

Recruitment and Appointment of Trustees

Members of the Kirk Session are elders of the Church of Scotland; chosen from members of the congregation who have the appropriate abilities and skills and are the Charity Trustees.

Newlands South Church has been officially vacant for more than 3 years. However, during the previous two years the incumbent minister was ill and unable to fully fulfil his duties. This situation has caused considerable financial expenses for the congregation. We have had a number of Interim Moderators (six to date). The short-term nature of these appointments has also led to difficulties in recruiting and the subsequent appointment of elders and trustees. However, we still have sufficient active elders to staff the required posts, in order to guarantee the effective and efficient operation of all the required positions and committees.

Organisational Structure

The Kirk Session of Newlands South Church is the sole governing body, responsible for everything from property and finance to pastoral care and spiritual vision. Under this model, all members of the Kirk Session of NSC serve as the charity trustees for the congregation, ensuring compliance with the Charities and Trustee Investment (Scotland) Act 2005. To manage the workload, the Kirk Session delegates specific tasks to sub-committees (e.g., finance, property, pastoral care). This allows non-elders to participate in congregational management while keeping final decision-making power with the Kirk Session. All aspects of current church life are covered by the relevant Committees. The Committee structure is reviewed annually or as required.

2. 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.

Newlands South Church, Glasgow (NSC) is a congregation of the Church of Scotland situated on the south-side of the city in a residential area.

For more than 126 years, Newlands South Church (NSC) has stood as a visible centre of faith, worship, and community life on the south side of the city of Glasgow. Our objectives and activities are not a static statement but a living journey—they are rooted in the radical love of Jesus and expressed in action, partnership, and hope for the world. These are not the end of the journey—they are the beginning.

The world has changed and so have our objectives and activities. Once, churches sent missionaries across the seas to share the gospel in distant lands. Today, the mission field is right here—in our streets, workplaces, and homes. Wherever people are longing for hope, truth, and love, that is where the majority of our activities happen. However, NSC still supports mission abroad, through our links with Tabeetha School in Jaffa, Israel.

Many people around us have not rejected Jesus—they simply have not met Him yet. That is where we come in. At Newlands South Church (NSC), we believe our mission is not for a chosen few but for all of us. Ordinary disciples, carrying extraordinary hope into everyday encounters. From one-to-one conversations to community-wide initiatives, we are called to bring Christ's light wherever we go.

This is part of NSC's DNA. For 126 years, we have shown up with open hands and open hearts: serving our community, partnering with others, and speaking the name of Jesus with courage and joy. That legacy continues today. Our church is driven by teams covering everything from pastoral care to stewardship, finance to property to name but a few. Different roles, one direction: building a church bold in mission, rooted in love, and centred on making disciples who make disciples.

Our Mission (Objectives and Activities)

We are here to live out the radical love of Jesus Christ. At NSC, we believe church should be authentic, Spirit-filled, and active in the world. We exist to proclaim the gospel, nurture disciples, and bring hope to those people right in front of us. No pretence, no jargon—just the transforming power of faith in action. We are proud to be part of the Church of Scotland's shared vision in the form of the present Mission Plan, embodying the Five Marks of Mission in ways that are both faithful to tradition and bold for the future.

3. Achievements and Performance

Worship time: Sunday morning 10:30am.
Join us on any Sunday in this beautiful, sacred space. Come as you are. All are welcome.

Minister: Vacant.
Rev Stuart Fulton demitted his charge in December 2022 but had been on long-term sick leave since early 2020. Since January 2023, we have been very lucky to secure the services of many retired ministers and Ordained Readers and to date, we have been able to conduct worship every Sunday with the support of these committed volunteers.

Congregational Roll: at 31 December, 2025 **320**
No. of Active Elders: **34**

Buildings:

Our church buildings were assessed, through the national AMBA survey conducted in 2023, as a B (for disposal). This assessment (unjust and unmerited, in our opinion) has caused us great upset, restricted our future and our way forward and been very costly for the congregation. The Fabric Committee, via delegation of the Kirk Session, continues to challenge this assessment and is at present gathering evidence through several varied, detailed surveys, to present to the Property Committee and PMP Review Committee of Glasgow Presbytery in February 2026. The terms of reference of these surveys have been determined by the Buildings Officer of Glasgow Presbytery.

A decision on the future of our buildings will be made by Glasgow Presbytery in March 2026.

Church Organisations:

- Children's Club & Creche (Sunday School)
- Sound Team (Secondary School pupils)
- Choir
- 29th Scouts
- 59th Rainbows & Brownies
- 141st Guides & 1st Rangers
- The Gang Show - Scouts and Guides (August to November)
- Ladies Badminton club
- Last Wednesday Group
- Mixed Badminton club
- Pop-In club
- Table Tennis club

Charitable Organisations using our halls:

- AA (30+ years)
- AcA - The Big Red Book Study
- AWARE Scotland
- Disabled Scouts (only venue in Scotland)
- Glasgow the Caring City
- Home Start
- RAF Association Friendship Cafe
- U3A, Glasgow Southside

Community Organisations using our halls:

- Friends of Newlands Park
- Langside Gate Owners Association
- Mansionhouse Gardens Owners Association

Affiliated local schools:

- The Nursery and Primary Department of Glasgow Academy,

Small local businesses who use our halls weekly/monthly:

- AM therapy
- Boxercise, Lisa Cunningham
- Braidholm Play Group
- Bump and Baby
- Folks Music Project
- Krav Maga
- MY Productions
- Music Bus

Pilates, Megan Armit
 Rugby Tots
 Sarah Rushbrooke Florist
 Sweaty Mamas
 The Mindfulness Collective
 The Sensory Sessions
 The Work Room (Dance)
 Various small TV production companies
 Vicky Heart Throbs
 Yoga, Lucie Potter
 Yoga Souls, Abigail Conor

We also provide studio space for a local sculptor, in line with the Church of Scotland's initiative to support local artists and groups.

Governmental agencies use our Halls for:

Local and national elections
 Local consultation meetings Recently on extension of local cycle lanes

Charities supported during 2025 through Retiring Offerings and other givings initiatives:

SE Glasgow Foodbank	monthly food donations
Annual Shoebox Appeal	over 126 shoeboxes filled in 2025
Church House, Bridgeton	cash donations to fund christmas gifts for children
* Blythswood Care	
* Erskine	Remembrance Sunday
* Glasgow, the Caring City	
* Lodging House Mission	Harvest and Watchnight Service plus specific appeals
RNLI	
* Tabeetha School, Jafa, Israel	
* Each of these charities received a minimum of £1,000	

Community Events

We have participated in Glasgow Doors Open Day every year since 2018 and were voted Best Newcomer in 2018. During this year's event held on 20 September, we had over 250 visitors over our threshold. Sunday, 21 September was our Harvest Thanksgiving Service and by merging both events the sanctuary and vestibule were greatly enhanced by floral decorations provided by our flower committee, for both our visitors and members. We incorporated, into both events, visual displays, children's workshops, musical interludes, featuring brass, strings and harp music and also provided a tea-room. Our local Guide pack assisted in the tea-room and with the children's workshops. Members of the congregation were the guides for the event. Our harvest gifts were donated to the Lodging House Mission.

And finally, what our groups think about Newlands South Church



4. Financial Review

Income:

Total donations, before legacies, increased this year by 2% £2,179. In 2024 our income reduced by 7% £9,433.

There was a modest increase in Congregational Giving overall to **£106,638**. (2024: £104,459). This increase was the result of an increase in Gift Aid Tax Recovery to **£19,552** (2024: £14,110) which compensated for the drop in regular offerings

Hall Rental income increased to **£35,551** (2024: £33,646). This income reflects the continued extensive use made of our halls by our local community. During 2025 we invoiced over **2,000** hours usage and provided a further **650** hours free of charge to charities and our congregational groups.

Interest receipts decreased to £6,508 (2024: £6,838).

We received **£375** in Legacy Income (2024: £21,000). Over the last 10 years we have received regular Legacy income of around £20,000 from our members, with a particularly generous donation in 2023 of £100,000. However, the continuing uncertainty regarding our future is impacting the stated intentions of a number of our members, and is a cause for concern.

Expenditure:

Our unrestricted expenditure decreased by 7% to **£160,380**. (2024: £172,405).

Most unrestricted cost centres increased significantly, largely due to the general inflationary pressures. In particular:

Central Costs including our Cost of Ministry increased by 15.2% to **£73,180** (2024: 5.33% £63,518)

Insurance costs rose by 21% to **£9,740** (2024: £8053)

Energy costs for the year rose by 37.5% to **£19,084** (2024: £13,879)

Cleaning and Hygiene costs increased as we took action to ensure that our upgraded facilities are maintained. We now have contracts in place for door mats, hygiene units, and waste collection. We have also increased our cleaning hours. In total we spent **£8,034** (2024: £3,533).

Restricted funds held centrally in the Consolidated Fabric Fund were used to cover one-off energy and fabric costs. **£4,873** was spent on our previous gas supplier's final bill, which they had taken so long to finalise. **£14,167** was spent on fabric activities: Roof and Grounds Surveys; Guttering Work; Basement Flooring Replacement; and the movement of our Defibrillator to the outside of our building. In total our Restricted Funds spending decreased over the year by 17% (2025: £19,375 2024: £23,399)

Overview:

Despite the high level of concern and uncertainty around our future, our finances remain robust.

Once the Presbytery Plan for our cluster is finalised, we intend, if appropriate, to purchase a modern, fuel-efficient property. In the interim the funds from the sale of the manse in 2024 (£748,039) remain, in our name, in the central Consolidated Fabric Fund. This year, these funds generated **£34,752** interest (2024: £32,929). After expenditure during the year of £18,291, there was a closing balance of **£49,390** in the associated revenue fund.

In addition to these capital funds, following our net outgoings of **£12,742** during the year, we ended 2025 with local funds of **£151.919** (2024: £164,661).

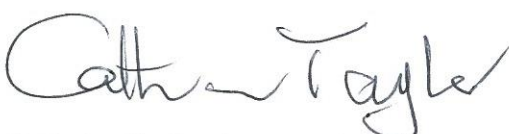
5. Reserves Policy

The level of reserves is reviewed annually when the budget for the next twelve months is considered and approved by the Session. The policy of the Charity, insofar as is possible, is to maintain sufficient reserves for fabric purposes, to cover known items of maintenance and a further sum as a contingency for unexpected items. In addition, the Charity seeks to maintain a reserve to enable the continued running of its activities in the event of a decline in incoming resources or an unexpected increase in expenditure. The Session/Finance Committee reviews the position as required and makes what adjustments to reserves are considered appropriate in the circumstances.

6. Statement of Trustees' Responsibilities

The Trustees 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 Trustees 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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 at a meeting held on 4 March 2026 and signed on their behalf



Catherine Taylor, Session Clerk, Glasgow

NEWLANDS SOUTH CHURCH OF SCOTLAND

Independent Examiner's Report to the Trustees of Newlands South Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 10 to 14.

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 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations do 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 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounting Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounting Regulations (as amended)

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.



Douglas A Cumine
Chartered Accountant
601 Kilmarnock Road
Glasgow G43 2TH

Date: 5 March 2026

NEWLANDS SOUTH CHURCH OF SCOTLAND

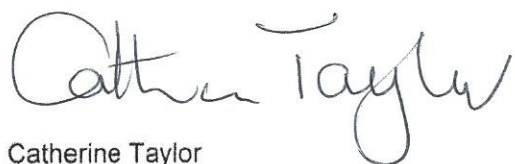
Receipts and Payments Account Year Ended 31 December, 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts:					
Donations	3	106,334	304	106,638	104,459
Legacies		375		375	21,000
Rental of Premises		35,551		35,551	33,646
Bank & Deposit Interest		6,383	125	6,508	6,838
Other Income		-	17,941	17,941	-
TOTAL RECEIPTS		148,643	18,370	167,013	165,943
Payments:					
Charitable Activities	4	160,380	335	160,715	172,405
Building Development Fund				-	4,500
Building Fabric Fund				-	18,488
Session Benevolent Fund				-	411
Consolidated Fabric Fund			19,040	19,040	-
TOTAL PAYMENTS		160,380	19,375	179,755	195,804
Excess of Payments over Receipts		(11,737)	(1,005)	(12,742)	(29,861)

Statement of Balances as at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balance brought forward		162,427	2,234	164,661	194,522
Excess of Payments over Receipts		(11,737)	(1,005)	(12,742)	(29,861)
Bank and Deposit Balance carried forward	2	150,690	1,229	151,919	164,661

The Trustees approved the accounts on 4 March 2026
For and on behalf of the Trustees:



Catherine Taylor
Session Clerk



Margaret Forsyth
Treasurer

NEWLANDS SOUTH CHURCH OF SCOTLAND

Notes to the Accounts

1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2012.

2. Movement in Funds

	As at 01-Jan-25 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31-Dec-25 £
Restricted funds					
Building Development	130				130
Session Benevolent	2,104	429	335		2,198
Consolidated Fabric Fund	-	17,941	19,040		(1,099)
	2,234	18,370	19,375	0	1,229
Unrestricted funds					
General Fund	21,307	141,852	159,115	17,470	21,514
Legacy Fund	34,841	375	517	(17,000)	17,699
Designated Funds:					
Anniversary Fund	104,498	4,643			109,141
Ladies Badminton Club	80	380	34	(300)	126
Pop In Club	312	234	81	(170)	295
Tea & Coffee	1,389	1,159	633		1,915
	162,427	148,643	160,380	-	150,690
TOTAL FUNDS	164,661	167,013	179,755	-	151,919

Purpose of Funds:

Restricted Funds

Building Development Fund	This fund is held to collect grants and donations received for any building projects and to account for the associated expenditure.
Session Benevolent Fund	This fund is held to support the needs of members of the congregation and the parish.
Consolidated Fabric Fund	This fund accounts for the drawdown of interest/receipts generated by funds held centrally by the General Trustees on behalf of the Congregation. Their use is restricted to fabric/energy expenditure and activities in support of our Marks of Mission.

Unrestricted Funds

General Fund	This fund accounts for all of the day to day activities of Newlands South Church.
Legacy Fund	This fund is held to receive all unrestricted legacies donated in favour of Newlands South Church and for the Trustees to use these funds for any purpose deemed to be in the best interest of Newlands South Church.
Designated - Anniversary Fund	This fund is held to receive unrestricted legacies where the donor has indicated a preference, but not a limitation, for the funds to be used for non regular expenditure.
Designated - Ladies Badminton Club Fund	This fund is held to collect donations from members. These funds are used to meet any costs incurred and any other expenditure deemed to be in the best interest of Newlands South Church.
Designated - Pop In Club Fund	This fund is held to collect donations from members. These funds are used to meet costs incurred and any other expenditure deemed to be in the best interest of Newlands South Church.
Designated - Tea & Coffee Fund	This fund is held to collect donations received towards hospitality costs, and to meet the costs incurred. The excess funds can be used for any other expenditure deemed to be in the best interest of Newlands South Church.

3. Donations and Legacies

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
WFO	2,653		2,653	2,466
Gift Aid	66,585		66,585	70,550
Ordinary Offerings	10,589		10,589	9,686
Total Offerings	79,827		79,827	82,702
Tax recovered on Gift Aid	19,552		19,552	14,110
Donations	6,955	304	7,259	7,647
TOTAL DONATIONS	106,334	304	106,638	104,459
 Legacies	 375	 -	 375	 21,000

4. Analysis of Payments

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024
Giving to Grow	66,975		66,975	50,460
Presbytery Dues	3,679		3,679	6,538
Minister's Travel	-		-	14
Vacancy Cover			-	2,264
Pulpit Supply	2,526		2,526	4,242
Council Tax & Water Rates	-		-	-
Salaries	23,945		23,945	23,384
Fabric Repairs & Maintenance	14,431		14,431	50,925
Energy	19,084		19,084	13,879
Insurance	9,740		9,740	8,053
Printing & Stationery	2,386		2,386	1,788
Postage & Telephone	971		971	710
Organ & Music	1,203		1,203	399
Cleaning & Hygiene	8,034		8,034	3,533
IT	2,559		2,559	2,914
Sundries	4,847		4,847	3,302
Building Development Fund			-	4,500
Fabric Projects Fund			-	18,488
Consolidated Fabric Fund	-	19,040	19,040	-
Session Benevolent Fund		335	335	411
TOTAL EXPENSES	160,380	19,375	179,755	195,804

5. Trustee Remuneration and Related Payments

The Minister's post was vacant for the whole of 2025 and no expense payments were made to our Interim Moderators during the year. Mr A McPhee received £5,150 (2024 £5,150) for playing the organ at Church services. No other trustee received any remuneration or reimbursement of expenses during the year.

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) was £39,856.

7. Funds held by The Church of Scotland Investors Trust

The Church of Scotland Investors Trust held the following Deposit Funds on behalf of the congregation: These balances are included in the Bank and Deposit Balance

	2025 £	2024 £
Unrestricted:		
General Purposes	24,159	41,159
Designated - Anniversary Fund	109,141	104,498
Restricted:		
Session Benevolent Fund	2,932	2,807
Total	136,232	148,464

8. Other Assets and Liabilities

The Church and Halls are vested in the names of the local trustees and their successors on behalf of the Congregation.

It is understood that the combined cost of construction of the original Hall in 1899 and main Church Building in 1902 was approximately £13,000.

Following a full professional insurance valuation in 2019, and an independent professional desktop rebuilding cost review in 2022 the declared reinstatement value of the Church Buildings and Halls were insured in the sum of £14,447,000 exclusive of VAT. This figure has been revised annually in line with inflationary pressures and is currently £19,239,384.92 inclusive of VAT.

As at 31 December 2025 there was **£10,593** income outstanding. This included Gift Aid Tax recovery of **£5,239** (2024: £1,223); Hall Rental Payments of **£2,356** (2024: £1,831) and £1,099 from the Consolidated Fabric Fund, Revenue Account (2024: £0)

There were outstanding payments of £ **626** due at the year-end. (2024: £8,160).

There were no outstanding loans as at 31 December 2025. (2024: £0).

9. Collections for Third Parties

The Stewardship & Projects Committee is responsible for all of the congregation's fundraising for others. The committee has its own bank account and prepares financial statements annually. These statements are independently examined.

	2025	2024
	£	£
Opening Balance	2,545	2,276
Total Amount Collected	7,169	5,459
Total Amount Disbursed	6,603	5,190
Closing Balance	<u>3,111</u>	<u>2,545</u>
Amount Disbursed:		
Glasgow, The Caring City	1,600	1,150
Blythswood Care	1,275	-
Erskine	1,200	1,050
Lodging House Mission	1,150	420
Glasgow, SW Foodbank	1,050	-
RNLI	275	-
Alzheimer Scotlad	-	1,000
Home Start	-	900
Church House, Bridgeton	-	670
	<u>6,550</u>	<u>5,190</u>

During December and January 2026 we raised funds for Tabeetha School, Jafa. At the end of December these totalled £619 and by the end of January the total raised had risen to **£1,350** which was then forwarded to the School.

During the year we incurred Bank Charges of **£53** during the year (2024: £0)