

Wardie Parish Church of Scotland, Edinburgh

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

Congregation No: 010055

Scottish Charity No: SC 008710

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Wardie Parish Church of Scotland, Edinburgh

Trustees' Annual Report

Year ended 31 December 2025

The Trustees present the annual report and financial statements for the charity, Wardie Parish Church (**the church**) for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 17 to 18 of the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

The church serves the local Church of Scotland Parish of Wardie, having as a central aim the bringing of people to faith in Jesus Christ as Saviour and Lord. In addition to regular Sunday services, harvest and remembrance services, there is particular emphasis on Easter and Christmas time. A prayer corner has been set up in the church sanctuary, and a weekly quiet space is offered on Wednesday evenings. During Lent there were six Saturday morning breakfasts each with a reflection and points to discuss over croissants and bacon rolls. There was a Maundy Thursday Communion, and a Good Friday Vigil 12.00 am-3.00 pm with Jesus' seven words from the cross at half-hourly intervals, with meditations. On Easter day we had an open-air early morning communion in the church garden, a congregational breakfast and an all-age service. The e-News anticipates the Sunday worship throughout the year so that the congregation can prepare for the service and those who cannot attend can follow the current theme. Four Study groups were held on Sunday evenings in Advent. The Christmas Tree Festival was held this year, alternating with the Gala, and involving local and church groups who decorated an appropriately themed tree. There were stalls from church and other local groups including the uniformed organisations and the local Hospice, with home baking on sale and a Christmas craft area. A café in the small hall was popular, and all ages gathered at the end to sing Christmas carols and songs in the church. On 14 December we had a Quiet space for Christmas, while a brass band came to the service on 21 December. We celebrated a very successful 6.00 pm Nativity service on Christmas Eve, followed by a Watchnight service and another service on Christmas morning.

The Congregation met after the service for Souper Sunday in January. We had the Stated Annual Meeting in May to inform the congregation about our finances and other activities. The tea-party for older members of the congregation was held again in June and much enjoyed. The walking group continues to be popular with 15-20 people on each walk throughout the year. The Gentle Walking Group caters for 10-12 people and has 5 drivers so that the walkers can be assisted where necessary. The Guild is very well supported with 60 members and an average attendance of 55 people. 'Coffee Bothy' sessions every fortnight spans the summer months when the Guild does not meet. An adult 'Craft and Mindfulness' group meets on Tuesday evenings and some Tuesday afternoons with a worship component. A men's group meets and organises the very popular 'sporting conversations' with a well-known guest. A women's group also meets occasionally. All these groups have a mixture of church members, people from other congregations and local people from the community.

Wardie Parish Church of Scotland, Edinburgh Objectives and Activities (continued)

The Thursday Toddler Group continues to be well subscribed and our additional drop-in sessions on Tuesday mornings have changed. The Tuesday group is now open to all pre-school children and their carers, with a time to play and a short age-appropriate alternative act of worship which consists of a simple bible story, interactive songs and a prayer. The Summer Holiday Club in July was modified to provide drop-in activities all week and this revised format worked well as carers came with their children. Adults came on their own as well, and there were activities and crafts for all ages. A week-long café during this time was popular too and helped to encourage people to join in with the crafts. The messy church format was also changed to drop-in sessions on the last Sunday in February, March, April, May, October and November. The North Merchiston Fund was used to support these activities. A donation enabled the purchase of a new large, interactive screen which has been used with great success for all age groups and events. Most children now come to Wardie Church at different times to the morning service, but provision is made with a rota of helpers for those who do come on Sunday morning. Our minister continues to go into our local primary school, and the school also uses the church for services and a concert.

The church continues to support other charitable organisations within Scotland and further afield. The Session approved collections for the local charities Bethany, addressing social justice and homelessness and Edinburgh Direct Aid International, working in Lebanon and Ukraine and more recently Just a Drop providing clean water in 33 countries. During Christian Aid week we had a bread and cheese lunch with home baking and plant stalls. The congregation are encouraged to make their own donations online and through church collections and through information given in the newsletter. Shoe boxes continue to be filled for Blythswood. A church team regularly volunteers with Fresh Start and there is a collection point in the church for their foodbank and household items. The annual collection of gifts for the children of prisoners in Saughton Prison was generously supported as always. A coffee and a bake sale in 2024 had raised almost £600 for toilet twinning so we had enough left for 2025 for the nine toilets across Sudan and Malawi.

The noticeboards outside keep people informed and the website is regularly updated. A weekly e-News is circulated with paper copies available as requested. Trustees are signatories to the Scottish Government Climate Change Pledge for Communities. "Wardie Cares" is a one-page statement that captures what matters to us as a congregation in this area. This sustainability document is updated and endorsed by the trustees every year and continued to receive publicity in 2025 through eNews, website and noticeboards. The halls continue to be let for a substantial amount of time and hall users are made aware of our policies on waste recycling and plastic/carbon emissions reduction with appropriate bins provided. The trustees are annually provided with a graph showing our use of utilities over the last few years. The heating is carefully set to reflect changes to hall use. Our church officer has resigned and has not been replaced by a paid employee; the tasks being covered by one main volunteer with support from a small team. After repeated problems with cleaning staff we use very satisfactory contract cleaners with the additional costs partly covered by the loss of a paid church officer. The property and manse require constant maintenance running on a scheduled programme. There were the usual checks including the defibrillator, the fire appliances and alarms and electrical equipment.

Wardie Parish Church of Scotland, Edinburgh Objectives and Activities (continued)

Seven Kirk Session meetings were held. Communication management, IT support, administrative management, oversight of hall bookings and property maintenance, are overseen by volunteers assisted by a paid administrator three mornings a week. The Treasurer manages all the accounts, having brought small church accounts into dedicated funds under the main account, but Pensions and Payroll are outsourced. One of the Joint Session Clerks is a joint signatory. Data protection is embedded in the congregation with a Data Retention Policy, a Privacy Notice for the Congregation and a Privacy Notice for staff. We formally record our sincere and grateful thanks to all volunteers, both elders and those not ordained to eldership. This report demonstrates the volunteers' continued commitment to their work in the church community and for the local and wider community.

Financial Review

Statement of Financial Affairs: 2025 ended with an overall surplus over all funds of £789 (2024: £3,940) based on total income of £165,891 (2024: £164,583) and total expenditure of £171,743 (2024: £166,206).

Of more immediate relevance, the General Fund (Unrestricted and not Designated) which is the principal fund used for the church's 'business as usual' activity and which is reported quarterly throughout the year, ended 2025 with a deficit of £6,062 (2024: £8,949). This deficit was significantly reduced by the Kirk Session's decision in October to transfer the budgeted deficit for 2025 from the Legacies Fund (£11,150) and also by transfer from the Fabric Fund (£1,023) of the amount overspent from the Budget.

Income: Total income was £165,891, £1,308 (0.8%) higher than last year (2024: £164,583). It is still, however, well below pre-Coronavirus pandemic (**Covid-19**) levels in 2019 (£190,884).

- Donations and Legacies: Offerings (Gift Aid) £76,121 were £3,105 (3.9%) lower than last year (2024: £79,226) and the Tax recovered on Gift Aid £22,050 was also lower (2024: £24,872).

Offerings (Open Plate) increased by £1,154 to £6,256 (2024: £5,102) following the continued success of the reintroduction of passing the offering bag during each church service.

The church received three unrestricted legacies last year amounting to £13,155 (2024: £11). Although the Kirk Session's view was that unrestricted Legacies should not be used to subsidise 'business as usual' expenditure, nor reduce deficits but instead be treated as exceptional income to be applied towards specific projects/purposes, it decided in October 2025 to vary that view. Bearing in mind the on-going and projected operating deficits in the General Fund for 2025 and 2026, it agreed that, pending the implementation of a significant stewardship campaign in 2026, the Legacies Fund should be used to meet the budgeted deficit on the General Fund for 2025 (£11,195) and the projected budget deficit for 2026 (£20,999).

Other donations were £4,007 higher than last year (2024: £11,828), principally as a result of a very generous donation from two former members of the congregation, part of which was used to purchase a new large, interactive screen which has been used with great success by all age groups and at events.

Income from Charitable Activities: There were no weddings but four funerals in 2025 which were less than the previous year (2024: 1 wedding and 5 funerals), resulting in £1,015 less income. Use of the church premises also fell by £2,814 (16.9%) to £13,811 (2024: £16,625) due to fewer organisations using them regularly. Youth Outreach £1,373 (2024: £1,739) is the voluntary income received by the Mothers/Toddlers Group and from Messy Church activities and is now shown separately.

Despite the successful Christmas Tree Festival held in December, unlike 2024 no major Fund Raising Event was held during 2025. This accounts for the reduction of income by £7,301 (2024: £8,085).

Wardie Parish Church of Scotland, Edinburgh

Financial Review (continued)

- Income from other Trading Activities: Wardie Guild raised £3,475 (2024: £2,200) for various good causes as set out more fully in Note 16. There was no Wardie Community Gala in 2025 as it is a bi-annual event.
- Investment Income: Dividends Received and Deposit Interest was £8,625, slightly higher than the previous year (2024: £8,482) reflecting higher rates of interest available.
- Other Income: The church received two grants in 2025: £1,850 (2024: £Nil) from Edinburgh and West Lothian Presbytery (North Merchiston Fund) which was used to support the Messy drop-in sessions; and £500 from Church of Scotland for equipment for the Mothers and Toddlers Group (2024: £500). No insurance claims were made (2024: £770).

Expenditure: Expenditure was £171,743, £5,537 higher than last year (2024: £166,206), largely due to the increases in (i) the church's Giving to Grow allocation and (ii) Presbytery Dues.

- Giving to Grow (formerly Ministries & Mission) Allocation: The church's contribution to Church of Scotland Giving to Grow (formerly called Ministries & Missions) (its principal charitable purpose) was £72,182, £4,508 (6.7%) higher than last year (2024: £67,674).
- Presbytery Dues: The level of expenditure was £1,582 (2024: £1,269) as assessed by Edinburgh and West Lothian Presbytery. This was £313 (24.7%) higher than last year.
- Minister's Expenses: The funding of the provision and running costs of transport for a minister is dealt with centrally by the Church of Scotland and the church pays an allowance of £80 per month towards it as part of Minister's Expenses.
- Salary Costs: Employment costs were £34,445, £7,835 (18.5%) lower than last year (2024: £42,280). This was due to the reduction of members of staff: the church officer is now a voluntary role; the cleaning has been outsourced to a third party provider; and there was no assistant youth worker internship over the summer. The annual pay increase for all members of staff was 2.5% and all are paid at levels above the Real Living Wage.
- Fabric Repairs/Maintenance: Expenditure of £11,022 (2024: £14,796) was incurred by the Property group on essential annual maintenance and repairs of the church/halls and the manse. It was £3,774 lower than last year but still £1,022 above Budget (£10,000).

In addition to the usual annual maintenance, work carried out included repairs to the main roof of the church; repairs to the central heating system; and repairs to the hot and cold water supplies in the ladies toilet. Works to the manse included the overhaul and repair of all of the manse's windows; the provision of additional gravel; the supply/fit of an 18L expansion vessel; the provision of a new under cabinet light in the kitchen, the replacement of the bathroom towel rail, and the provision of a fire extinguisher and blanket.

The expenditure incurred does not include the time, talent and skills of the Property group and others, whose collective contribution should be acknowledged, along with the congregation's gratitude.

- Council Tax: Council Tax for the manse was £4,032 (2024: £3,738).

Financial Review (continued)

- **Heating & Lighting:** The gas and electricity used to heat and light the church and halls was £10,277 (2024: £9,342). Following a competitive tender process, new electricity and gas contracts were negotiated and entered into by Church of Scotland centrally with e.on Next with effect from 1 October 2024 (electricity) and 1 April 2025 (gas). These new contracts each fix the costs of electricity and gas for two years until 30 September 2026 and 31 March 2027 respectively.
- **Water:** Once again, the church successfully claimed 100% exemption from the Scottish Government for the water, waste water and drainage charges for the church and hall buildings because its income is below the prescribed threshold.
- **Church Office Expenses:** Expenditure on Printing & Stationery and Photocopying was £2,917, virtually identical to last year (2024: £2,918). Computer Supplies were £399, £467 (53.9%) lower than last year (2024: £866) largely because last year's figure included the costs of Microsoft 365 licences (£464) which related to previous years (2022/23). Further, Microsoft 365 licences are now provided to the church free of charge.

Towards the end of 2025, the church's bank (Bank of Scotland) changed its terms of business and, although no monthly fee is paid for the provision of the church's main banks accounts, bank charges are now payable on all forms of deposits, withdrawals and transfers.

- **Organ and Music:** The expenditure was £598 (39.2%) lower than 2024 following a review of the CCLI licences required by the church.
- **Equipment:** The expenditure of £6,600 was principally for a new large, interactive screen (£4,178) which has been used with great success by all age groups and at events. It was entirely funded by a very generous donation from two former members of the congregation.

The replacement of microphones and provision of two new piano wheel trolleys were funded from the Equipment Fund and the installation of an Induction Loop to the Hall was funded from the Legacies Fund.

- **Youth Groups:** The decrease of expenditure to £136 (2024: £745) was due largely to there not being a weekend away at Pilton Retreat in 2025. The expenditure includes craft materials for Messy Church.
- **Third Party Donations:** Third party donations includes £3,475 (2024: £2,200) raised by Wardie Guild for third parties, details of which are included in Note 16.

Most other controllable costs were in line with Budget and anticipated expenditure.

Balance Sheet: On the balance sheet, total funds at the end of 2025 amounted to £881,937 (2024: £881,148), an increase of £789.

Funds held in cash and at the bank rose by £21,864 (2024: £3,553 decrease) and stand at a reasonably healthy £131,409. However, this increase includes the withdrawal of £25,007 of capital from long-term reserves held in the Income Fund of The Church of Scotland Investors Trust in order to maintain cash flow to fund the 'business as usual' activities of the General Fund during the year. Subject to the outcome of the proposed fund-raising efforts referred to in the Looking Forward section of this Report (page 8), it is anticipated that there should not be any need during 2026 to draw on any more capital from the General Fund's reserves held in the Church of Scotland Investors Trust Income Fund.

The Debtors' balance of £5,769 (2024: £8,402) comprises (i) the quarter's tax reclaim (to 31 December 2025) due from HMRC Charities which has now been received and (ii) two outstanding invoices for the use of church premises, both of which have now been paid. The Creditor's balance of £1,217 (2024: £1,140) relates to an accrual for (i) the agreed fee for the independent examination of the financial statements and (ii) bank charges due for December 2025.

Wardie Parish Church of Scotland, Edinburgh

Financial Review (continued)

Looking Forward: Despite the overall surplus of £789 (2024: £3,940), there was still an operating deficit of £5,852 (2024: £1,623) across all Funds. The operating deficit on the General Fund of £7,023 (2024: £1,006) was to a large extent offset by a transfer of £11,195 from the Legacies Fund (the operating deficit for the General Fund set out in the Budget for 2025) as approved by the Kirk Session in October 2024. The Budget approved by the Kirk Session in October 2025 envisages an operating deficit of £20,999 on the General Fund for 2026.

The financial position of the church remains reasonably healthy and, once again, it was able to draw on the reserves prudently set aside by it over many years to meet this year's deficit. However, over the past few years the church has incurred increasingly large operating deficits on the General Fund resulting in the value of it falling significantly (35.4% over 4 years) from £170,834 in 2021 to £110,296 in 2025. An unwelcomed consequence of this was having to withdraw £25,007 of capital from long-term reserves held in the Income Fund of The Church of Scotland Investors Trust during the year in order to maintain cash flow to fund the 'business as usual' activities of the General Fund.

Running an operating deficit in the General Fund at current levels cannot continue indefinitely and is becoming unsustainable. Whilst one-off events like the Fund Raising Event on 14 December 2024 can provide temporary relief and there is also the cushion of the unspent unrestricted Legacies, part of which the Kirk Session has decided to release to meet 'business as usual' expenditure, neither of them address the underlying problem or provide a long-term solution.

Expenditure is tightly controlled and there is limited opportunity to reduce discretionary spend without having a significant effect on the church's current activities. The challenge (as it has for a number of years) remains regular giving. Like many other churches (and the Church of Scotland itself), the church is experiencing a worrying trend of reduced giving over the past few years from approximately £195,000 *per annum* in 2013, 2014 and 2015 to £114,056 and £117,035 and £116,902 in the past three years.

The church accepts that action needs to be taken to try to address the operating deficit of the General Fund (particularly the amount of regular giving) if it wants to maintain its current level of activities. Accordingly, the Kirk Session agreed at its meeting in October 2025 to establish a sub-group to review all aspects of income and expenditure of the General Fund with a view to establishing a number of short, medium and long term measures. The sub group's report will be brought forward for discussion at the next meeting of the Kirk Session in January 2026. In the meantime, the Kirk Session has agreed that, to the extent necessary, the budgeted operating deficit for 2026 of £20,999 on the General Fund will be subsidised from the Legacies Fund whilst the agreed short, medium and long term measures are implemented and take effect.

Financial responsibility is one of the three pillars of stewardship. It is therefore important for all members of the congregation to keep under constant review the amount and regularity of their financial contribution, in each case to the extent that they are able.

Investment Policy and Performance

The value of the Endowment Funds, all of which are held in the Growth Fund of The Church of Scotland Investors Trust, increased to £60,131 (2024: £55,761). The Endowment Funds therefore show an unrealised gain on revaluation of £4,369 (2024: £4,807) reflecting improved market conditions.

The value of the General Fund held in the Income Fund of The Church of Scotland Investors Trust decreased by £22,735 to £60,845 (2024: £83,580) following the withdrawal of £25,007 of capital to fund the 'business as usual' activities of the General Fund. The income received was £3,870 (2024: £4,534). The Income Fund seeks to provide a high and sustainable income and protect the long-term nominal value of capital. This is a long-term reserve for the church and, subject to the outcome of the anticipated fund-raising efforts referred to earlier, it is anticipated that there should not be any need to draw on the capital during 2026.

Wardie Parish Church of Scotland, Edinburgh

Risk Management

The following table sets out the principal risks to successful achievement of our objectives identified by the Trustees and the mitigating actions adopted to address them.

Risks/ Activity Identified	Mitigating actions being taken
Declining numbers in the children and young people	• Investment in youth development work continues to be a strategic priority. • A part-time church and community worker is permanently funded for 24hrs per week. • Outreach work with the local school. • Large Toddler group meets on Thursday mornings. • Drop-in pre-school group provided on Tuesday mornings with mini-worship. • Drop-in Family events organized for all ages. • Holiday Drop-in Week held in the summer.
Need to keep training updated	• Encouragement to Trustees and others to take part in safeguarding training.
Predicted increase in pastoral care demands as congregation age profile changes	• Dedicated pastoral care team in place providing additional support and contact. Guild and Gentle Walking Groups provides chance to socialize in a supported environment.
Succession planning – need to identify and develop future leaders of the congregation	• Involvement of members of the congregation in the conduct of worship, reading and preparing prayers. • Leadership roles in the various committees.
Dependent on voluntary giving as principal source of revenue	• Robust financial planning, authorisation and reporting systems in place. • Congregation made aware of reducing finances. • Group appointed to provide plans for increasing giving into 2026. Special Kirk Session Meeting called for Jan 2026.
Maintenance of church buildings and manse to ensure they are fit for purpose and meet all necessary statutory obligations. Improve fuel efficiency of buildings to address rising heating costs.	• Inspection and maintenance programme in place which is regularly reviewed and implemented. • Bi-annual electrical inspection undertaken and necessary works implemented. • Investment in insulation and zoned heating system delivering monitored savings in energy consumption.

Duty of care to ensure safety of vulnerable people with whom we work.	• Safeguarding officer has completed all the necessary training. • Minister has completed advanced safeguarding training. • Safeguarding coordinator continues to review names on the Safeguarding register in the light of new less stringent requirements. • Online training provided for Safeguarding. • Regular monitoring and reporting on PVG compliance. • Regular building safety checks. • Policies on safe use of the internet and social media
Successful delivery of our objectives in accordance with increased regulatory requirements, social change and our members' expectations is a continuing and developing challenge.	• Consideration of balance between volunteer support and paid posts with church officer change • Pensions and payroll outsourced. • IT group in place to deal with increased IT. • Installation of Fibre Broadband to facilitate use of internet throughout the buildings. • Dedicated Data protection Officer in place. • Data Retention Policy, a Privacy Notice for the Congregation and a Privacy Notice for staff in place.
Effective communication between the trustees, the congregation and the community is integral to success in achieving our objectives	• Members receive a weekly newsletter by email. • Paper copies of newsletter delivered on request. • Noticeboards inside and outside communicate information to the congregation and community. • Posters and invitation cards used for Christmas services and other events. • Congregational Meeting held annually to share information on accounts.

Reserves Policy

General Fund: The Trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold unrestricted reserves of at least 6 months' expenditure. At the end of the year, the church held unrestricted funds of £110,296 (2024: £116,358) in its unrestricted General Fund which is a decrease of £6,062 (5.2%) from last year. The General Fund reserve represents 7.7 months' (2024: 8.5 months') expenditure.

Designated Funds: In addition, at the end of the year the church held designated balances comprising £57,814 (2024: £55,021) in the Legacies Fund; £7,627 (2024: £8,282) in the Fabric Repair Fund; £1,620 (2024: £2,159) in the Equipment Fund; £312 (2024: £312) in the Banner Fund; and £88 (2024: £88) in the Garden Fund. Church congregational organisations held funds of £5,972 (2024: £5,780).

Further designated funds held represent tangible fixed assets valued at £625,000 (2024: £625,000) for the manse and garage which were last revalued as at 31 December 2016.

Wardie Parish Church of Scotland, Edinburgh

Reserves Policy (continued)

Restricted Funds: At the end of the year, the church also held restricted funds totaling £9,781 (2024: £9,565) in the Kirk Session Benevolent Fund, the Network Fund, the Saturday Club (formerly known as Youth & Family Development Fund) and the Flower Fund for the purposes described in Note 15.

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC008710 and from the 13 July 2017 is administered in accordance with the terms of the Unitary Constitution having changed from the Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity's trustees (**the 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

Certain responsibilities are delegated to the Finance and Property Committees, as appropriate. The Kirk Session met seven times in 2025 and is responsible for spiritual and all financial affairs.

Reference and Administrative Information

The following were members of the Kirk Session during the year 2025 and up to the date of signing of the financial statements:

Kirstine Adams	Brian Cooper	Fiona Lane	Dolly Purnell
Cathy Ballantine	Fiona Cooper	Glenn Liddall	Margaret Robinson
Grant Ballantine	Ian Davey	Lynne Liddall	Susan Russell
Christopher Boston	Jan Dobie	Bunty Lind	Jane Scott
Karen Bowman	Margaret Donaldson	Heather McHaffie	Christine Shepherd
Fiona Campbell	Tim Edward	Evelyn McVie	Elaine Stalker
Kate Clegg	Ann Esslemont	Judith Morrison	Graeme Trotter
Heather Cherry	Kate Goodall	Rob Matthews	Ann Watson
	Graham Hutchison	Paul Mitchell	

(34 Members, 10 Men, 24 Women)

Robin Black Sabbatical 29.04.2025 and Wendy Sodergren Emeritus Elder 11.11.2025.

Wardie Parish Church of Scotland, Edinburgh Reference and Administrative Information (continued)

Principal Office-bearers:

Minister: Rev Dolly Purnell

Joint Session Clerks: Heather McHaffie and Paul Mitchell

Church Treasurer: Douglas Hunter

Principal Office

Contact Address: The Church Office
Wardie Parish Church
29 Primrose Bank Road
Edinburgh
EH5 3JE

Charity Registration Number: SC008710

Congregation Number: 010055

Independent Examiner: Suzanne Graham, FCCA
Hollis Accounting Limited
3 Melville Crescent, Edinburgh EH3 7HW.

Bankers: Bank of Scotland
43 Comely Bank, Edinburgh EH4 1AF.

Wardie Parish Church of Scotland, Edinburgh

Trustees' Responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the church and of the incoming resources and application of resources, of the church for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the church and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf

(signed) Heather McHaffie

Heather S McHaffie
Joint Session Clerk

Date: 17 February 2026

Wardie Parish Church of Scotland, Edinburgh

Independent Examiner's Report to the Trustees of Wardie Parish Church

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 15 to 30.

Respective responsibilities of Trustees and examiner

The 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 Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 (as amended). An examination includes a review of the accounting records kept by the church 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 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts 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.

(signed) Suzanne Graham

Name: Suzanne Graham, FCCA

Address: Hollis Accounting Limited
3 Melville Crescent
Edinburgh EH3 7HW

Date: 6 March 2026

Wardie Parish Church of Scotland, Edinburgh
Statement of Financial Activities
Year ended 31 December 2025

	<u>Note</u>	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Income and endowments from:									
Donations and legacies	1	133,905	75	-	133,980	121,079	115	-	121,194
Charitable activities	2	18,539	-	-	18,539	29,274	50	-	29,324
Other trading activities	3	2,397	-	-	2,397	2,463	-	-	2,463
Investments	4	7,159	285	1,181	8,625	7,148	154	1,180	8,482
Other	5	2,350	-	-	2,350	3,120	-	-	3,120
Total income		164,350	360	1,181	165,891	163,084	319	1,180	164,583
Expenditure on:									
Raising funds	6	-	-	-	-	(143)	-	-	(143)
Charitable activities		(171,373)	(144)	(226)	(171,743)	(163,947)	(1,002)	(1,114)	(166,063)
Other		-	-	-	-	-	-	-	-
Total expenditure		(171,373)	(144)	(226)	(171,743)	(164,090)	(1,002)	(1,114)	(166,206)
Net income/(expenditure) before gains and losses on investments		(7,023)	216	955	(5,852)	(1,006)	(683)	66	(1,623)
Net gains/(losses) on investments	10	2,272	-	4,369	6,641	756	-	4,807	5,563
Net income/(expenditure)		(4,751)	216	5,324	789	(250)	(683)	4,873	3,940
Transfers between Funds	15	480	-	(480)	-	480	-	(480)	-
Net movement in funds		(4,271)	216	4,844	789	230	(683)	4,393	3,940
Reconciliation of funds:									
Total funds brought forward		812,600	9,565	58,983	881,148	812,370	10,248	54,590	877,208
Total funds carried forward	15	808,329	9,781	63,827	881,937	812,600	9,565	58,983	881,148

Wardie Parish Church of Scotland, Edinburgh
Balance Sheet
At 31 December 2025

	<u>Note</u>	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024
Fixed Assets:									
Tangible assets	9	625,000	-	-	625,000	625,000	-	-	625,000
Investments	10	60,845	-	60,131	120,976	83,580	-	55,761	139,341
Total Fixed Assets		685,845	-	60,131	745,976	708,580	-	55,761	764,341
Current Assets									
Debtors	11	5,769	-	-	5,769	8,402	-	-	8,402
Cash at bank and in hand		117,932	9,781	3,696	131,409	96,758	9,565	3,222	109,545
Total Current Assets		123,701	9,781	3,696	137,178	105,160	9,565	3,222	117,947
Liabilities									
Creditors falling due within one year	12	(1,217)	-	-	(1,217)	(1,140)	-	-	(1,140)
Net Current Assets						104,020	9,565	3,222	116,807
Creditors falling due after more than one year		-	-	-	-	-	-	-	-
Net Assets		808,329	9,781	63,827	881,937	812,600	9,565	58,983	881,148
The funds of the church:									
Endowment funds	15				63,827				58,983
Restricted income funds					9,781				9,565
Unrestricted income funds					808,329				812,600
Total church funds	15				881,937				881,148

The accounts were approved by the Kirk Session on 17 February 2026 and signed on their behalf by:

(signed) Heather McHaffie

Joint Session Clerk

(signed) R Douglas Hunter

Treasurer

Wardie Parish Church of Scotland, Edinburgh

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The church constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the church's ability to continue as a going concern because sufficient funds are available to cover any foreseen shortfall.

Fund accounting

Funds are classified as either restricted funds, unrestricted or endowment funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the church.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the church.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the church. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Income

Income is recognised when the church has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the church has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the church of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the church which is the amount the church would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Wardie Parish Church of Scotland, Edinburgh

Accounting Policies (continued)

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the church; this is normally on notification of the interest paid or payable by the bank.

Fixed Assets

The church manse and garage are included in the accounts based on a valuation obtained by the Trustees at 31 December 2016. In accordance with FRS 102, the Trustees have decided that the church manse and garage do not need to be revalued every year but can be revalued at reasonable periodic intervals. These properties are not depreciated as the Trustees are confident that the current market value of them is in line with the valuation.

The church and halls are excluded from the accounts as the Trustees are of the opinion that a reliable valuation of the properties cannot be obtained.

Expenditure incurred on the repair and maintenance of these assets is charged as expenditure in the Statement of Financial Activities in the period in which the liability arises.

All other fixed assets costing in excess of £10,000 and having a value to the church greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment	4 years
Organ	10 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Wardie Parish Church of Scotland, Edinburgh is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The church is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
1 Donations and Legacies								
Offerings:								
Gift Aid	76,121	-	-	76,121	79,226	-	-	79,226
Open Plate	6,256	-	-	6,256	5,102	-	-	5,102
Tax recovered on Gift Aid	22,050	-	-	22,050	24,872	-	-	24,872
Legacies	13,155	-	-	13,155	11	-	-	11
Value of donated goods	488	75	-	563	40	115	-	155
Other	15,835	-	-	15,835	11,828	-	-	11,828
	133,905	75	-	133,980	121,079	115	-	121,194
2 Income from Charitable Activities								
Weddings and Funerals	785	-	-	785	1,800	-	-	1,800
Use of Premises (Third Parties)	13,811	-	-	13,811	16,625	-	-	16,625
Sunday Refreshments	1,000	-	-	1,000	800	-	-	800
Youth Outreach	1,373	-	-	1,373	1,739	-	-	1,739
Fund Raising Event	784	-	-	784	8,085	-	-	8,085
Other	786	-	-	786	225	50	-	275
	18,539	-	-	18,539	29,274	50	-	29,324

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted	Restricted	Endowment		Unrestricted	Restricted	Endowment	
	Funds	Funds	Funds	Total	Funds	Funds	Funds	Total
	2025	2025	2025	2025	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
Income from other Trading								
3 Activities								
Regular Fund Raising	2,397	-	-	2,397	2454	-	-	2,454
Photocopier	-	-	-	-	9	-	-	9
	<u>2,397</u>	<u>-</u>	<u>-</u>	<u>2,397</u>	<u>2,463</u>	<u>-</u>	<u>-</u>	<u>2,463</u>
4 Investment Income								
Dividends Received	3,870	-	1,181	5,051	4,534	-	1,180	5,714
Deposit Interest	3,289	285	-	3,574	2,614	154	-	2,768
	<u>7,159</u>	<u>285</u>	<u>1,181</u>	<u>8,625</u>	<u>7,148</u>	<u>154</u>	<u>1,180</u>	<u>8,482</u>
5 Other Income								
Insurance Claim	-	-	-	-	770	-	-	770
Grants Received	2,350	-	-	2,350	2,350	-	-	2,350
	<u>2,350</u>	<u>-</u>	<u>-</u>	<u>2,350</u>	<u>3,120</u>	<u>-</u>	<u>-</u>	<u>3,120</u>

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
6 Analysis of Expenditure								
Raising Funds								
Cost of Sales	-	-	-	-	-	-	-	-
Stewardship Materials	-	-	-	-	143	-	-	143
	-	-	-	-	143	-	-	143
Charitable Activities								
Giving to Grow Allocation	72,182	-	-	72,182	67,674	-	-	67,674
Presbytery Dues	1,582	-	-	1,582	1,269	-	-	1,269
Minister's Expenses	1,800	-	-	1,800	1,689	-	-	1,689
Pulpit Supply (& Locums)	-	-	-	-	100	-	-	100
Other Salary Costs	34,445	-	-	34,445	41,988	292	-	42,280
Fabric Repairs/Maintenance	11,022	-	-	11,022	14,796	-	-	14,796
Council Tax	4,032	-	-	4,032	3,738	-	-	3,738
<u>Other Building Costs:</u>								
Heating & Lighting	10,277	-	-	10,277	9,342	-	-	9,342
Insurance	6,409	-	-	6,409	6,050	-	-	6,050
Cleaning	9,085	-	-	9,085	383	-	-	383
Garden	-	-	-	-	-	-	-	-
<u>Church Office Expenses:</u>								
Telephone & Postage	911	-	-	911	869	-	-	869
Printing & Stationery	479	-	-	479	727	5	-	732
Photocopying	2,438	-	-	2,438	2,186	-	-	2,186
Computer Supplies	399	-	-	399	866	-	-	866
Bank Charges	28	-	-	28	-	-	-	-
Website	466	-	-	466	521	-	-	521
Balance carried forward	155,555	-	-	155,555	152,198	297	-	152,495

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
<i>Balance brought forward</i>	155,555	-	-	155,555	152,198	297	-	152,495
Organ & Music	928	-	-	928	1,526	-	-	1,526
Independent Examination	1,200	-	-	1,200	1,140	-	-	1,140
<u>Other Expenses:</u>								
Equipment	6,600	-	-	6,600	1,239	-	887	2,126
Training	110	-	-	110	-	-	-	-
Outreach & Pastoral	27	-	-	27	49	-	-	49
Youth Groups	136	-	-	136	191	554	-	745
Seeds for Growth	-	-	-	-	778	-	-	778
Flowers	-	144	-	144	-	142	-	142
Books and CDs	20	-	-	20	-	-	-	-
Payroll Administration	841	-	-	841	757	-	-	757
Other	2,481	-	-	2,481	3,064	9	-	3,073
Third Party Donations	3,475	-	226	3,701	3,005	-	227	3,232
	<u>171,373</u>	<u>144</u>	<u>226</u>	<u>171,743</u>	<u>163,947</u>	<u>1,002</u>	<u>1,114</u>	<u>166,063</u>
Total	<u>171,373</u>	<u>144</u>	<u>226</u>	<u>171,743</u>	<u>164,090</u>	<u>1,002</u>	<u>1,114</u>	<u>164,090</u>

Support costs have not been separately identified as the Trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

	2025	2024
	£	£
7 Staff costs and numbers		
Salaries and wages	34,042	41,885
Locum salary	-	-
Social security costs	-	-
Pension costs	403	395
Total	<u>34,445</u>	<u>42,280</u>

The average number of employees during the year, calculated on the basis of a head count was as follows:

	2025	2024
	Number	Number
Family/Youth Development	1	2
Administration	1	1
Music staff	1	1
Premises maintenance	1	2
	<u>4</u>	<u>6</u>

No employee had employment benefits in excess of £60,000 (2024: £Nil).

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) £39,856 (2024: £38,884).

8 Trustee Remuneration and Related Party Transactions

During the year, 7 (2024: 7) Trustees received reimbursement of expenses as follows:

- Rev Dolly Purnell - £2,564 (2024: £2,574);
- Paul Mitchell - £167 (2024: £Nil);
- Sarah Matthews - £148 (2024: £19);
- Cathy Ballantine - £144 (2024: £152);
- Grant Ballantine - £75 (2024: £403);
- Christine Shepherd - £27 (2024: £127); and
- Ev McVie - £14 (2024: £Nil);

Council Tax of £4,032 was paid in respect of the manse (2024: £3,738). In addition, the following Trustees (or a person related to a Trustee) received a salary for providing services during the year:

Trustee:

- Margaret Donaldson - £6,909 (2024: £6,855) as organist; and

Person related to a Trustee:

- Samuel Mitchell – £1,137 (2024: £2,240) as church officer.

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

8 Trustee Remuneration and Related Party Transactions (cont.)

No Trustee (or a person related to a Trustee) had any personal interest in any contract or transaction entered into by the church during the year.

During the year a total of £29,499 (2024: £30,035) was donated to the church by Trustees.

9 Tangible Fixed Assets

2025	Manse & Garage £	Organ £	Audio Visual £	Central Heating System £	Total £
Cost or Valuation					
At 1 January 2025	625,000	25,098	29,953	25,304	705,355
Additions/(Disposals)	-	-	-	-	-
At 31 December 2025	625,000	25,098	29,953	25,304	705,355
Accumulated Depreciation					
At 1 January 2025	-	25,098	29,953	25,304	80,355
Charge for year	-	-	-	-	-
At 31 December 2025	-	25,098	29,953	25,304	80,355
Net Book Value					
At 31 December 2025	625,000	-	-	-	625,000
2024					
Cost or Valuation					
At 1 January 2024	625,000	25,098	29,953	25,304	705,355
Additions/(Disposals)	-	-	-	-	-
At 31 December 2024	625,000	25,098	29,953	25,304	705,355
Accumulated Depreciation					
At 1 January 2024	-	25,098	29,953	25,304	80,355
Charge for year	-	-	-	-	-
At 31 December 2024	-	25,098	29,953	25,304	80,355
Net Book Value					
At 31 December 2024	625,000	-	-	-	625,000

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

10 Investments

	2025	2024
	£	£
Market value at 1 January	139,341	133,779
Investments addition (disposal)	(25,006)	-
Unrealised gain/(loss) on investments	6,641	5,562
Market value at 31 December	<u>120,976</u>	<u>139,341</u>
Investments at cost	<u>96,125</u>	<u>123,968</u>

The following investments are held with the Church of Scotland Investors Trust Growth Fund, a very largely global equity-based fund now professionally managed by Wellington Management and M&G following the transition from Newton Investment Management Limited which completed in November 2025:

	Units held as at 31 Dec	Market Value 2025 £	Market Value 2024 £
Sunday School Prize Fund	619	4,259	3,949
Mr & Mrs Black's Fund	1,256	8,641	8,013
Thanksgiving Fund	3,356	23,089	21,411
Haddow Fund	3,509	24,142	22,388
Total	<u>8,740</u>	<u>60,131</u>	<u>55,761</u>

The following investments are held with the Church of Scotland Investors Trust Income Fund which is intended for medium-term investment and aims to provide a high and sustainable income and protect the long-term nominal value of capital with funds invested predominantly in fixed-interest bonds both in UK and globally (professionally managed by Royal London Asset Management Limited, based in London):

	Units held as at 31 Dec	Market Value 2025 £	Market Value 2024 £
General Fund	5,342	60,845	83,580
Total	<u>5,342</u>	<u>60,845</u>	<u>83,580</u>

11 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	5,549	8,122
Other Debtors	220	280
	<u>5,769</u>	<u>8,402</u>

12 Creditors

	2025	2024
	£	£
Accruals	1,217	1,140
Other Creditors	-	-
	<u>1,217</u>	<u>1,140</u>

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
2025	£	£	£	£	£
Fixed Assets	-	625,000	-	-	625,000
Investments	60,845	-	-	60,131	120,976
Current Assets	50,668	73,033	9,781	3,696	137,178
Current Liabilities	(1,217)	-	-	-	(1,217)
Net assets at 31 Dec 2025	<u>110,296</u>	<u>698,033</u>	<u>9,781</u>	<u>63,827</u>	<u>881,937</u>
2024					
Fixed Assets	-	625,000	-	-	625,000
Investments	83,580	-	-	55,461	139,341
Current Assets	33,918	71,242	9,565	3,222	117,947
Current Liabilities	(1,140)	-	-	-	(1,140)
Net assets at 31 Dec 2024	<u>116,358</u>	<u>696,242</u>	<u>9,565</u>	<u>58,983</u>	<u>881,148</u>

14 Volunteers

In common with all congregations of the Church of Scotland, the congregation benefits from the contribution 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.

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

15 Movements in Funds

	At 1 January 2025 £	Income £	Expenditure £	Transfers in/(out) £	Unrealised Gains/ (Losses) £	At 31 December 2025 £
Endowment funds						
Sunday School Prize Fund (<i>Wm. Armet Memorial, Flint Memorial, Rev. Rennie Memorial</i>)	3,949	84	-	(83)	309	4,259
Mr & Mrs Black's Fund	8,013	170	-	(170)	628	8,641
Thanksgiving Fund	21,411	453	(226)	(227)	1,678	23,089
Haddow Fund	25,610	474	-	-	1,754	27,838
	58,983	1,181	(226)	(480)	4,369	63,827
Restricted funds						
Kirk Session Benevolent Fund	663	29	-	-	-	692
Network Fund	5,772	256	-	-	-	6,028
Saturday Club (ex-Youth & Family Development)	2,518	-	-	-	-	2,518
Flower Fund	612	75	(144)	-	-	543
	9,565	360	(144)	-	-	9,781
Unrestricted funds						
General Fund	116,358	140,036	(164,368)	15,998	2,272	110,296
<u>Designated Funds:</u>						
Manse	600,000	-	-	-	-	600,000
Garage	25,000	-	-	-	-	25,000
Fabric Repair Fund	8,282	368	-	(1,023)	-	7,627
Legacies	55,021	15,644	(1,656)	(11,195)	-	57,814
Equipment Fund	2,159	227	(766)	-	-	1,620
Wardie Guild	2,030	5,247	(3,682)	(1,300)	-	2,295
Mothers/Toddlers Group	2,050	2,828	(901)	(2,000)	-	1,977
Banner Group	312	-	-	-	-	312
Wardie Church Garden	88	-	-	-	-	88
Wardie Community Gala	1,300	-	-	-	-	1,300
	812,600	164,350	(171,373)	480	2,272	808,329
Total funds	881,148	165,891	(171,743)	-	6,641	881,937

Fund Transfers:

Transfers from the Endowment funds represent income received which can be used for the purposes noted below.

Other fund transfers in the year are agreed by the Trustees and are either from the General Fund to Restricted or Designated funds for the relevant purpose, or represent contributions from congregational organisations to the general work of the church.

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

15 Movements in Funds (continued)

Purposes of Endowment Funds:

- Income from the Sunday School Prize Fund is to be used to provide Sunday School awards.
- Income from Mr and Mrs Black's Fund is to be an ongoing offering to the General Fund.
- Income from the Thanksgiving Fund is to be shared equally between the General Fund and The Church of Scotland Mission and Renewal Fund.
- Income from the Haddow Fund is to be used to support the Christian development of children and young people.

Purposes of Restricted Funds:

- Kirk Session Benevolent Fund: To be used at the discretion of the Minister for charitable purposes.
- Network Fund: To meet the costs of providing suitable off-site accommodation for Wardie Network activity and/or subsidising the costs of attending such events.
- Saturday Club (formerly called Youth & Family Development Fund): To support and develop youth and family work within the church.
- Flower Fund: To provide flowers for church services.

Purposes of Designated Funds:

- Manse: To reflect the value of the manse as at 31 December 2016.
- Garage: To reflect the value of the garage as at 31 December 2016.
- Fabric Repair Fund: Normal fabric repairs and maintenance are charged to the General Fund. The Fabric Repair Fund is to meet repair expenditure above the fabric repair budget in each year. Extraordinary improvement or projects are met by special funding efforts.
- Equipment Fund: To provide or replace church equipment.
- Wardie Guild: To support Guild community and charitable activity.
- Mothers/Toddlers Group (formerly called Toddler Group): To provide outreach in the community.
- Banner Group: To support the provision of creative materials to enhance worship.
- Wardie Church Garden: To organise and support the care of the church's garden.
- Wardie Community Gala: To organise and support the bi-annual Wardie Community Gala.
- Legacies: To reflect the value of restricted and unrestricted Legacies received, pending consideration by the Kirk Session of appropriate projects/purposes.

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

15 Movements in Funds (continued)

	At 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Unrealised Gains/ (Losses) £	At 31 December 2024 £
Endowment funds						
Sunday School Prize Fund (<i>Wm. Armet Memorial, Flint Memorial, Rev. Rennie Memorial</i>)	3,609	84	-	(84)	340	3,949
Mr & Mrs Black's Fund	7,322	170	-	(170)	691	8,013
Thanksgiving Fund	19,565	453	(227)	(226)	1,846	21,411
Haddow Fund	24,094	473	(887)	-	1,930	25,610
	54,590	1,180	(1,114)	(480)	4,807	58,983
Restricted funds						
Kirk Session Benevolent Fund	647	16	-	-	-	663
Network Fund	5,634	138	-	-	-	5,772
Saturday Club (ex-Youth & Family Development)	3,328	50	(860)	-	-	2,518
Flower Fund	639	115	(142)	-	-	612
Tilda Fund	-	-	-	-	-	-
	10,248	319	(1,002)	-	-	9,565
Unrestricted funds						
General Fund	169,550	153,001	(157,608)	(49,341)	756	116,358
<u><i>Designated Funds:</i></u>						
Manse	600,000	-	-	-	-	600,000
Garage	25,000	-	-	-	-	25,000
Fabric Repair Fund	8,076	206	-	-	-	8,282
Legacies	-	1,068	-	53,953	-	55,021
Equipment Fund	3,315	83	(1,239)	-	-	2,159
Wardie Players	-	-	-	-	-	-
Wardie Guild	1,884	4,925	(3,479)	(1,300)	-	2,030
Open Door	-	-	-	-	-	-
Mothers/Toddlers Group	2,878	2,239	(845)	(2,222)	-	2,050
Banner Group	312	-	-	-	-	312
Wardie Traidcraft	-	-	-	-	-	-
Wardie Church Garden	48	40	(246)	-	-	88
Wardie Community Gala	1,307	1,522	(919)	(610)	-	1,300
	812,370	163,084	(164,090)	480	756	812,600
Total funds	877,208	164,583	(166,206)	-	5,563	881,148

Wardie Parish Church of Scotland, Edinburgh
Notes forming part of the financial statements
for the year ended 31 December 2025

16 Collections for Third Parties	2025	2024
Edinburgh Direct Aid (Wardie Guild and Retiring Collection)	1,166	1,010
Sunflower Garden (Wardie Guild)	1,150	350
National Guild (Wardie Guild)	1,025	-
Christian Aid (Christian Aid Week)	557	-
Just a Drop (Retiring Offering)	431	-
Blood Bikes (Wardie Guild)	300	-
Church of Scotland (Thanksgiving Endowment)	226	227
Bethany Christian Trust (Retiring Collection)	166	428
Fresh Start (Scotland) (Wardie Community Gala)	-	680
Edinburgh Street Pastors (Wardie Guild)	-	650
Starchild (Wardie Guild)	-	650
Disasters Emergency Committee (Alternative Gifts for Christmas)	-	386
People Know How (Alternative Gifts for Christmas)	-	249
	5,021	4,630