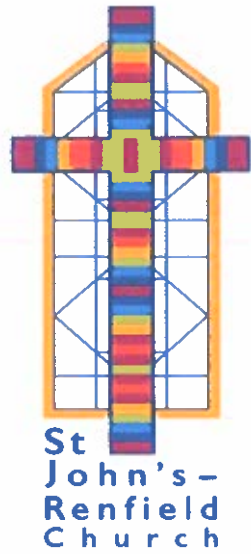


# **St John's-Renfield Church of Scotland Glasgow**



## **Statement of accounts**

**Year ended 31 December 2025**

**Charity No: SC012920**

**Congregation No: 161009**

# **St John's-Renfield Church of Scotland, Glasgow**

## **Trustees' Annual Report**

### **Year ended 31 December 2025**

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to 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) issued in October 2020.

### **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.

St John's-Renfield's overarching objectives are to:

1. Proclaim the Good News of the Kingdom.
2. Teach, baptise and nurture new believers.
3. Respond to human need by loving service.
4. Seek to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation.
5. Strive to safeguard the integrity of creation and sustain and renew the life of the earth.

### **We aim to fulfil our objectives by:**

- Trying to live our lives through Christian values.
- Offering worship that is open, accessible, and appealing.
- Providing opportunities for people to explore and develop their faith.
- Providing pastoral care and support to members, friends and parishioners.
- Supporting the local community by offering opportunities for fellowship and hosting community groups.
- Responding to and initiating calls for assistance and support from local, national and international charities and NGOs, and Mission Partners.
- Stewarding our resources effectively.

Despite a four-year vacancy, our vibrant and supportive church community, effective Kirk Session and enthusiastic volunteers remain committed to fulfilling our objectives. Key strengths are the quality of worship, fellowship and pastoral care, and raising funds for the church and for external causes.

### **Achievements and Performance**

Early in the year the Presbytery of Glasgow gave us permission to seek to call a minister (1FTE; Unrestricted Call). After successfully completing all due processes by early summer, we were permitted to elect a Nominating Committee and the vacancy was advertised in August. The Nominating Committee continues their search.

# **St John's-Renfield Church of Scotland, Glasgow**

## **Trustees' Annual Report (cont)**

**Year ended 31 December 2025**

### **Achievements and Performance (cont)**

Thanks to a retired minister who is now a member of our church family, ministers from Kelvin West Church (members of the West End cluster along with Kelvinside Hillhead, Partick Trinity, and St John's-Renfield), our own Worship Team and occasional pulpit supply, we offered praise every Sunday during the reporting period. Worship remained the most significant element of our church, sustaining a weekly gathering of around 70. We live-streamed Sunday services via YouTube twice a month, allowing members and others unable to gather in the Sanctuary to connect with and benefit from worship. At Easter, Advent and Christmas we offered worship appropriate to the season; once again our Easter Sunday, Nine Lessons and Carols, Christingle, Watchnight and Christmas Day services were well-supported by the local community and visitors.

Music has always been a distinguishing feature of our worship and, expertly led by our Organist and Choirmaster, our experienced choir enhanced our worship every Sunday and led the service of Nine Lessons and Carols.

Although we do not currently have a Sunday Club or Youth Group, we were pleased to welcome the young people of the Boys Brigade and Guiding movements along with their leaders and families to a special service in March to celebrate the 140th anniversary of the 5th Glasgow BB Company and open a Time Capsule that had been placed under the Sanctuary floor by the Youth Fellowship in 2000. The young people were with us in church again on Remembrance Sunday.

Our Pastoral Care Team and District Elders offer loving care to members, friends, and parishioners. Throughout the year the Pastoral Care team stayed in touch with and supported members and friends who were housebound, bereaved, ill, or in distress, and maintained contact with several members who are resident in care homes outwith the parish. They also helped mark and celebrate joyful life events. One wedding took place in the Sanctuary.

Our congregation took full advantage of fellowship opportunities, with the majority of worshippers staying for coffee and chat after Sunday worship. Members enjoyed many of the regular activities and events that took place in our buildings, from badminton and crafting to the annual Boys' Brigade Quiz and Chippy Night and the Walking Group's monthly adventures.

St John's-Renfield Church provides a focus and stimulus for numerous activities. Our buildings, which are open to all, act as a community centre for the parish, providing facilities most weeks for around 375 people (excluding Sunday worship attendance of approx. 70). During the reporting period we hosted our thriving Carer and Toddler Group, a mother and baby fitness group, a sensory class for babies and carers, two karate classes, a Pilates class, dance classes, and two badminton clubs. We provided regular rehearsal and performance space to two major Glasgow choirs and a professional opera company. Our Sanctuary was the venue for 7 concerts and 2 performances of Puccini's opera *Suor Angelica*, attracting audiences of up to 500. In spring all three of our halls were used to host GCSE and A-Level exams.

Our Pop-In Café, hosted on the first Wednesday of the month by our members for the community, welcomed around 30 guests every month including regular visitors from Kelvinside Academy Nursery. After reaching out to a newly-opened local care home, we were delighted to welcome residents and carers and hope to extend the support we offer them in future.

We enjoy longstanding relationships with local schools and during the year we welcomed young learners, teachers and families to our Sanctuary for their Christmas and end-of-term events.

# **St John's-Renfield Church of Scotland, Glasgow**

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

### **Achievements and Performance (cont)**

We maintained links with St Gregory's RC Church foodbank, providing mainly cash contributions every month to support them to meet increasing demand. We raised funds for and supported LHM 360 (formerly the Lodging House Mission), Christian Aid, and other local, national and international charities, including Crossreach, Glasgow the Caring City, The Olive Tree (supporting people in the Occupied Palestinian Territories and Gaza) as well as Barnardo's, Elpis, and Insulate Ukraine.

The Craft Group knitted squares and made blankets as part of LHM 360's "Close Knit" project to celebrate the city of Glasgow's 850th anniversary.

We maintained contact with Mission Partner Rev Muriel Pearson of St Andrews Church of Jerusalem and Tiberias until her permanent return to Scotland in the autumn. One Elder attended General Assembly.

With support from our Admin Assistant, our Communications Team produced 10 editions of our newsletter, The Beacon, primarily in digital format but available in print for those who required it. They also produced and arranged the local distribution of Christmas cards designed by a member of the Boys Brigade to promote our full schedule of Christmas services.

Facebook, which we updated frequently with news of upcoming events, services, church news, and the YouTube link for live-streamed services, continued to be the most popular of our social media pages. Our website [www.sjrchurch.com](http://www.sjrchurch.com) was refreshed and expanded in January, and kept up to date throughout the year.

As well as keeping our buildings secure, weathertight, and in good condition, our Property Committee oversaw improvements to the manse and areas of the church buildings. Our Gardening Team volunteered their Thursday mornings to maintain the extensive grounds surrounding the church.

Fundraising events to support our church were well-supported and offered further welcome opportunities for fellowship among the congregation, our friends from West End cluster churches, and the local community.

A group of nine members took part in the Discovery Programme, delivered in partnership with Faith in Community Scotland. Over the course of six 1-hour meetings, nine members undertook an initial exploration of our church's mission. The group looked in detail at the parish, its boundaries and all that sits within them to identify possible contact points, and delivered a congregational survey which informed our Parish Profile. Seven action points focusing on raising awareness of St John's-Renfield, learning more about the community and linking with cluster churches were approved by the Kirk Session. We took the first steps towards delivering these and, resources permitting, we aim to continue the work during 2026.

At December 2025 our membership was 226. (December 2024:228).

The Trustees wish to record their gratitude and appreciation to our staff team, and to everyone who volunteers to support the life and work of our church.

### **Financial Review**

The detailed accounts for the year ended 31 December 2025 are on pages 10 to 18 of this report.

# **St John's-Renfield Church of Scotland, Glasgow**

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

### **Financial Review (cont)**

#### **General Account**

The General Account shows an excess of expenditure over income of £19,077 and this would have been larger without a legacy of £5,000. Overall ordinary income reduced by £13,771 to £154,831. The main items showed offerings up by £275 to £103,110 and Gift Aid recovery down by £950 to £24,794. There was one legacy of £5,000 and £350 from our Boys' Brigade Company received during the year.

General Account expenditure increased by £23,933 during the year to £173,908. The main changes were an increase in Giving to Grow contribution of £14,069 to £78,738, an increase in salary costs of £2,032 offset by a reduction in pulpit supply costs of £1,215 and a reduction of £5,895 in property repair costs to £11,590. Heating and lighting increased by £11,646.. Equipment and equipment maintenance increased by £2,363. All other costs fluctuated by no more than £1,000 each.

#### **Major Repairs Fund**

This fund received investment income of £44 and now has funds of £1,088.

#### **Fabric Fund**

We received investment income of £3,101. During the year we placed £20,000 in the Church of Scotland Investors Income Fund. We revalued this and our Charifund investment at the year end. This resulted in an unrealised gain of £16,456. In preparation for the appointment of a new minister we have upgraded our manse. Expenditure to date has been £27,436. The balance in the fund is £65,769.

#### **Project Fund**

We identified a need to upgrade all the church toilets to bring them up to an acceptable standard and also consider improving access to the Brotherton Hall. We have raised a further £10,058 towards the cost of this work, including income from the Spring Fair and the Bonanza. A further £1,000 from the Spring Fair was sent to Christian Aid. The toilets in the main building have been completed. The fund currently stands at £21,096.

#### **Parish Development Fund**

This fund is to permit us to improve our profile in the parish. We received interest of £4,102. The fund currently stands at £101,527.

#### **Investment policy and performance**

We continue to hold M & G Charifund Income Units which now represent 45% of our total assets. Charifund units have performed consistently over many years. Our income from the units this year amounted to £5,840 (2024: £5,561). As stated above we have placed £20,000 in the Church of Scotland Investors Income Fund. We also hold £64,099 in the Church of Scotland Investors Deposit Fund.

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately nine months expenditure including designated funds. At the year end the Church held unrestricted funds of £108,317. This is made up of £66,857 which has been designated for fabric, plus the balance on the General Account of £41,460. This represents approximately 7.5 months expenditure.

The Church also held £131,210 of restricted funds which have been provided for the purposes specified in Note 15.

# **St John's-Renfield Church of Scotland, Glasgow**

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

### **Risk Management**

The trustees formally review the policies in place to manage the risks the Church faces at their meetings throughout the year. The trustees also evaluate risks on an ongoing basis, in response to reports received from standing and, ad hoc, committees. Where policies have been established formal documentation is in place for managing the risks.

Steps are taken to ensure the management of these risks is strengthened where necessary.

Risks include the safeguarding of children and vulnerable adults, data protection, health and safety, use of social media and financial risks.

### **Structure, Governance and Management**

#### **Governing Document**

The congregation is a registered charity, number SC012920, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form), 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 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 chaired by the minister, or such other nominee as authorised, and meets seven times a year. All affairs both spiritual and temporal are the responsibility of the Kirk Session.

The Kirk Session has resolved to adopt the title of Elder Emeritus for those elders who are no longer active in the decision making of the Church.

Certain responsibilities are delegated to the Finance and Property committees as appropriate. These committees report regularly to the Kirk Session at least four times a year.

Other committees are Community and Communication, Pastoral Care, Personnel, Stewardship, Welcome and Social, Worship and Christian Nurture. These committees report annually and as necessary to the Kirk Session.

All committees have a formal remit.

## **St John's-Renfield Church of Scotland, Glasgow**

### **Trustees' Annual Report (cont)**

**Year ended 31 December 2025**

#### **Reference and Administrative Information**

##### **Trustees (Elders)**

|                                       |                                                  |                               |
|---------------------------------------|--------------------------------------------------|-------------------------------|
| John Allan                            | Christopher Gardner (Resigned Sep 2025)          | Maria McFadyen                |
| Elizabeth Arthur                      | Alexander Gascoine                               | Patricia M McGill             |
| Helen M A Barclay                     | Mary Glassford                                   | Shirley Maxwell               |
| Ann Bryden                            | Sarah L Hamilton                                 | Wilma Murphy                  |
| Laura S Calder (Resigned Nov 2025)    | Robin C Hutchison                                | Mary Paris (Retired Nov 2025) |
| Nicholas Calder                       | Sandra R Hutchison                               | Margaret B Paton              |
| Ann T S Cassells (Resigned July 2025) | Audrey Jamieson                                  | Fiona Robinson                |
| Isobel M Digges                       | James G MacDonald                                | James D Tassell               |
| Shaun G Digges                        | Grace D MacKay                                   | Shirley Tassell               |
| Marion Dowling                        | John MacMillan (Retired Oct 2025, Died Feb 2026) |                               |
| Moira Eaglesham                       | Christine McCann                                 | Caroline Taylor               |
| Susan M Finnigan                      | John McFadyen                                    | Marjory Watt                  |

##### **Principal Office-bearers**

|                          |                      |
|--------------------------|----------------------|
| Interim Moderator        | Rev.Audrey Jamieson  |
| Acting Session Clerk:    | Mrs Susan M Finnigan |
| Acting Church Treasurer: | Mrs Mary Glassford   |

**Charity Name:** St John's-Renfield Church of Scotland, Glasgow  
**Principal Office:** 22 Beaconsfield Road  
GLASGOW  
G12 0NY

**Charity Registration Number:** SC012920  
(Church of Scotland congregation reference no: 161009)

**Independent Examiner** Elspeth M Johnson, BSc, CA, CTA.  
1350 Great Western Road  
GLASGOW  
G12 0BG

**Bankers** Bank of Scotland  
Glasgow Argyle Street, PO Box 1000,  
BX2 1LB

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

**Trustees' responsibilities statement**

The charity 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 charity trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2020 (FRS 102);
- make judgments 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 charity 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 charity 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 charity 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 charity 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.

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**Approved by the Trustees and signed on their behalf,**

*Susan M Finnigan* 

**Mrs Susan M Finnigan**

**Acting Session Clerk**

**Date: 24th. February, 2026**



**SC012920**

**Independent Examiner's Report to the Trustees of St John's-Renfield Church**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 10 to 18.

**Respective responsibilities of trustees and independent 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 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 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 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.

*Elsbeth M Johnson* 

Elsbeth M Johnson, BSc, CA, CTA.  
1350 Great Western Road  
GLASGOW  
G12 0BG

Date: 4th. March 2026

# St John's-Renfield Church of Scotland, Glasgow

## Statement of Financial Activities

Year ended 31 December 2025

|                                                                        | Note | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£    | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£    |
|------------------------------------------------------------------------|------|------------------------------------|----------------------------------|-----------------------|------------------------------------|----------------------------------|-----------------------|
| <b><u>Income from</u></b>                                              |      |                                    |                                  |                       |                                    |                                  |                       |
| Donations and legacies                                                 | 1    | 133,715                            | 5,512                            | 139,227               | 149,259                            | 90,771                           | 240,030               |
| Charitable activities                                                  | 2    | 3,202                              | 10,230                           | 13,432                | 2,739                              | 8,550                            | 11,289                |
| Other trading activities                                               | 3    | 15,357                             | 0                                | 15,357                | 11,743                             | 0                                | 11,743                |
| Investment income                                                      | 4    | 5,702                              | 4,842                            | 10,544                | 4,922                              | 3,842                            | 8,764                 |
| Other                                                                  | 5    | 0                                  | 0                                | 0                     | 3,009                              | 13,613                           | 16,622                |
| <b><u>Total income</u></b>                                             |      | <b><u>157,976</u></b>              | <b><u>20,584</u></b>             | <b><u>178,560</u></b> | <b><u>171,672</u></b>              | <b><u>116,776</u></b>            | <b><u>288,448</u></b> |
| <b><u>Expenditure on</u></b>                                           |      |                                    |                                  |                       |                                    |                                  |                       |
|                                                                        | 6    |                                    |                                  |                       |                                    |                                  |                       |
| Raising funds                                                          |      | 0                                  | 0                                | 0                     | 0                                  | 0                                | 0                     |
| Charitable activities                                                  |      | 201,244                            | 5,655                            | 206,899               | 149,533                            | 89,283                           | 238,816               |
| Governance costs                                                       |      | 0                                  | 0                                | 0                     | 300                                | 0                                | 300                   |
| <b><u>Total expenditure</u></b>                                        |      | <b><u>201,244</u></b>              | <b><u>5,655</u></b>              | <b><u>206,899</u></b> | <b><u>149,833</u></b>              | <b><u>89,283</u></b>             | <b><u>239,116</u></b> |
| <b>Net income/(expenditure) before gains and losses on investments</b> |      | <b>(43,268)</b>                    | <b>14,929</b>                    | <b>(28,339)</b>       | <b>21,839</b>                      | <b>27,493</b>                    | <b>49,332</b>         |
| Net gains/(losses) on investments                                      |      | 16,456                             | 0                                | 16,456                | 2,312                              | 0                                | 2,312                 |
| <b>Net income/(expenditure) and net movement in funds</b>              |      | <b>(26,812)</b>                    | <b>14,929</b>                    | <b>(11,883)</b>       | <b>24,151</b>                      | <b>27,493</b>                    | <b>51,644</b>         |
| Transfers between funds                                                |      | (100)                              | 100                              | 0                     | (142)                              | 142                              | 0                     |
| <b>Net movement in funds</b>                                           |      | <b>(26,912)</b>                    | <b>15,029</b>                    | <b>(11,883)</b>       | <b>24,009</b>                      | <b>27,635</b>                    | <b>51,644</b>         |
| <b>Reconciliation of funds:</b>                                        |      |                                    |                                  |                       |                                    |                                  |                       |
| <b>Total funds brought forward</b>                                     |      | <b>135,229</b>                     | <b>116,181</b>                   | <b>251,410</b>        | <b>111,220</b>                     | <b>88,546</b>                    | <b>199,766</b>        |
| <b><u>Total funds carried forward</u></b>                              |      | <b><u>108,317</u></b>              | <b><u>131,210</u></b>            | <b><u>239,527</u></b> | <b><u>135,229</u></b>              | <b><u>116,181</u></b>            | <b><u>251,410</u></b> |

# St John's-Renfield Church of Scotland, Glasgow

## Balance Sheet

As at 31 December, 2025

|                                  | <u>Note</u> | <u>Unrestricted Funds</u><br>£ | <u>Restricted Funds</u><br>£ | <u>Total Funds</u><br>£ | <u>Total 2024</u><br>£ |
|----------------------------------|-------------|--------------------------------|------------------------------|-------------------------|------------------------|
| <b>Fixed assets</b>              |             |                                |                              |                         |                        |
| Tangible assets                  | 9           | 0                              | 0                            | 0                       | 825                    |
| Investments                      | 10          | 42,436                         | 85,000                       | 127,436                 | 90,986                 |
|                                  |             | <u>42,436</u>                  | <u>85,000</u>                | <u>127,436</u>          | <u>91,811</u>          |
| <b>Current Assets</b>            |             |                                |                              |                         |                        |
| Debtors                          | 11          | 0                              | 0                            | 0                       | 16,623                 |
| COSIT Deposit Fund Account       |             | 23,837                         | 40,262                       | 64,099                  | 63,555                 |
| Cash at bank and in hand         |             | 57,569                         | 5,948                        | 63,517                  | 84,367                 |
|                                  |             | <u>81,406</u>                  | <u>46,210</u>                | <u>127,616</u>          | <u>164,545</u>         |
| <b>Creditors</b>                 |             |                                |                              |                         |                        |
| Falling due within one year      | 12          | 15,525                         | 0                            | 15,525                  | 4,946                  |
| <b>Net current assets</b>        |             | <u>65,881</u>                  | <u>46,210</u>                | <u>112,091</u>          | <u>159,599</u>         |
| <b>Net assets</b>                |             | <u>108,317</u>                 | <u>131,210</u>               | <u>239,527</u>          | <u>251,410</u>         |
| <b>The funds of the charity:</b> | 15          |                                |                              |                         |                        |
| Restricted income funds          |             | 0                              | 131,210                      | 131,210                 | 116,181                |
| Unrestricted income funds:       |             |                                |                              |                         |                        |
| Designated funds                 |             | 66,857                         | 0                            | 66,857                  | 74,692                 |
| General fund                     |             | 41,460                         | 0                            | 41,460                  | 60,537                 |
|                                  |             | <u>108,317</u>                 | <u>0</u>                     | <u>108,317</u>          | <u>135,229</u>         |
| <b>Total charity funds</b>       |             | <u>108,317</u>                 | <u>131,210</u>               | <u>239,527</u>          | <u>251,410</u>         |

The accounts were approved by the Trustees at the meeting of the Kirk Session on 24th. February 2026  
For and on behalf of the Trustees

*Susan M Finnigan*  
*SMF*

Susan M Finnigan

Acting Session Clerk

*Mary Glassford*  
*MG*

Mary Glassford

Acting Treasurer

## **Accounting Policies**

The significant accounting policies adopted in the preparation of the financial statements are set out below. These have been applied consistently in all years unless otherwise stated.

### **Basis of accounting**

The financial statements have been prepared on a going concern basis under the historical cost convention. They are presented in sterling which is the functional currency of the charity rounded to the nearest £.

The financial statements have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

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

### **Going Concern**

The financial statements are prepared on a going concern basis which assumes the charity will continue in operational existence for a period of at least 12 months from the date of approval. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

### **Income recognition**

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Interest on funds held on deposit is included upon notification of the interest paid or payable by the Bank. Dividends are recognised once the dividend has been declared and notification has been received on the dividend due.

### **Expenditure recognition**

Expenditure is recognised once there is a constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classed under headings that aggregate all cost relating the category. The charity is not registered for VAT, and therefore all expenditure is stated gross of irrecoverable VAT.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include the cost of independent examination.

### **Tangible fixed assets**

The charity holds title to the Church, halls and manse with a reversionary clause in favour of the Church of Scotland General Trustees. As a result, no value has been attached to these assets within the accounts. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £2,000 having a value to the charity 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:

|                                         |          |
|-----------------------------------------|----------|
| Heritable property                      | 50 years |
| Fixtures, fittings and office equipment | 4 years  |

### **Investments**

Investments are included at fair value at the year end.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Investments are recognised as a fixed asset, as the assets are held with the intention of retaining long term, for the continued benefit of the charity in the form of investment income.

### **Debtors**

Debtors are measured at their recoverable amount and included when reasonable certainty exists over their receipt.

### **Cash at bank in hand**

Cash at bank and in hand include cash and short term highly liquid investments with a short maturity date of three months or less from the date of acquisition or opening of the deposit or similar account.

### **Creditors**

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured reliably.

### **Fund accounting**

Funds are classified as either restricted funds or unrestricted 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 charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. 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.

### **Taxation**

The charity is exempt from tax on income and gains to the extent these are applied to its charitable activities. No tax changes have arisen in the charity.

# St John's-Renfield Church of Scotland, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2025

|                                                 | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ |
|-------------------------------------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| <b>1 Donations and Legacies</b>                 |                                    |                                  |                    |                                    |                                  |                    |
| Offerings                                       | 103,110                            | 4,350                            | 107,460            | 102,835                            | 5,743                            | 108,578            |
| Tax recovered on Gift Aid                       | 24,794                             | 1,162                            | 25,956             | 25,744                             | 1,398                            | 27,142             |
| Legacies                                        | 5,000                              | 0                                | 5,000              | 20,000                             | 83,305                           | 103,305            |
| Contributions from congregational organisations | 380                                | 0                                | 380                | 400                                | 0                                | 400                |
| Other                                           | 431                                | 0                                | 431                | 280                                | 325                              | 605                |
|                                                 | <u>133,715</u>                     | <u>5,512</u>                     | <u>139,227</u>     | <u>149,259</u>                     | <u>90,771</u>                    | <u>240,030</u>     |
| <b>2 Income from charitable activities</b>      |                                    |                                  |                    |                                    |                                  |                    |
| Weddings and funerals                           | 660                                | 0                                | 660                | 725                                | 0                                | 725                |
| Bonanza                                         | 0                                  | 7,966                            | 7,966              | 0                                  | 6,337                            | 6,337              |
| Spring Fair                                     | 0                                  | 2,264                            | 2,264              | 0                                  | 2,213                            | 2,213              |
| Coffee and coffee mornings                      | 2,542                              | 0                                | 2,542              | 2,014                              | 0                                | 2,014              |
|                                                 | <u>3,202</u>                       | <u>10,230</u>                    | <u>13,432</u>      | <u>2,739</u>                       | <u>8,550</u>                     | <u>11,289</u>      |
| <b>3 Income from other trading activities</b>   |                                    |                                  |                    |                                    |                                  |                    |
| Use of premises                                 | 15,357                             | 0                                | 15,357             | 11,743                             | 0                                | 11,743             |
|                                                 | <u>15,357</u>                      | <u>0</u>                         | <u>15,357</u>      | <u>11,743</u>                      | <u>0</u>                         | <u>11,743</u>      |
| <b>4 Investment income</b>                      |                                    |                                  |                    |                                    |                                  |                    |
| Dividends received                              | 2,881                              | 4,102                            | 6,983              | 3,026                              | 3,159                            | 6,185              |
| Deposit interest                                | 2,821                              | 740                              | 3,561              | 1,896                              | 683                              | 2,579              |
|                                                 | <u>5,702</u>                       | <u>4,842</u>                     | <u>10,544</u>      | <u>4,922</u>                       | <u>3,842</u>                     | <u>8,764</u>       |
| <b>5 Other income</b>                           |                                    |                                  |                    |                                    |                                  |                    |
| Grants receivable                               | 0                                  | 0                                | 0                  | 3,009                              | 13,613                           | 16,622             |
|                                                 | <u>0</u>                           | <u>0</u>                         | <u>0</u>           | <u>3,009</u>                       | <u>13,613</u>                    | <u>16,622</u>      |

# St John's-Renfield Church of Scotland, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2025

|                                        | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ |
|----------------------------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| <b>6 Analysis of expenditure</b>       |                                    |                                  |                    |                                    |                                  |                    |
| <b>Raising funds</b>                   |                                    |                                  |                    |                                    |                                  |                    |
| Offering envelopes                     | 0                                  | 0                                | 0                  | 0                                  | 0                                | 0                  |
| <b>Charitable activities</b>           |                                    |                                  |                    |                                    |                                  |                    |
| Giving to Grow contributions           | 78,738                             | 0                                | 78,738             | 64,669                             | 0                                | 64,669             |
| Presbytery and parish grouping dues    | 4,515                              | 0                                | 4,515              | 4,340                              | 0                                | 4,340              |
| Minister's expenses                    | 0                                  | 0                                | 0                  | 0                                  | 0                                | 0                  |
| Pulpit supply                          | 309                                | 0                                | 309                | 1,524                              | 0                                | 1,524              |
| Other salary costs                     | 24,456                             | 0                                | 24,456             | 22,424                             | 0                                | 22,424             |
| Fabric repairs & maintenance           | 39,026                             | 0                                | 39,026             | 17,485                             | 80,657                           | 98,142             |
| Organ and piano maintenance            | 1,374                              | 0                                | 1,374              | 1,142                              | 0                                | 1,142              |
| Equipment and equipment maintenance    | 2,490                              | 0                                | 2,490              | 127                                | 0                                | 127                |
| Equipment depreciation                 | 825                                | 0                                | 825                | 825                                | 0                                | 825                |
| Council tax and water charges          | 1,422                              | 0                                | 1,422              | 682                                | 0                                | 682                |
| Heating and lighting                   | 31,512                             | 0                                | 31,512             | 19,866                             | 0                                | 19,866             |
| Insurance                              | 11,994                             | 0                                | 11,994             | 11,571                             | 0                                | 11,571             |
| Cleaning                               | 1,183                              | 0                                | 1,183              | 758                                | 0                                | 758                |
| Upkeep of grounds                      | 300                                | 0                                | 300                | 1,170                              | 0                                | 1,170              |
| Church office expenses                 | 1,806                              | 0                                | 1,806              | 1,979                              | 0                                | 1,979              |
| Choir and music expenses               | 591                                | 0                                | 591                | 572                                | 0                                | 572                |
| Grants to congregational organisations | 0                                  | 0                                | 0                  | 0                                  | 0                                | 0                  |
| Other expenses                         | 703                                | 5,655                            | 6,358              | 399                                | 8,626                            | 9,025              |
|                                        | <u>201,244</u>                     | <u>5,655</u>                     | <u>206,899</u>     | <u>149,533</u>                     | <u>89,283</u>                    | <u>238,816</u>     |
| <b>Governance costs</b>                |                                    |                                  |                    |                                    |                                  |                    |
| Independent Examiner's fee             | 0                                  | 0                                | 0                  | 300                                | 0                                | 300                |
| <b>Total</b>                           | <u>201,244</u>                     | <u>5,655</u>                     | <u>206,899</u>     | <u>149,833</u>                     | <u>89,283</u>                    | <u>239,116</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.

# St John's-Renfield Church of Scotland, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2025

|                                  | 2025          | 2024          |
|----------------------------------|---------------|---------------|
|                                  | £             | £             |
| <b>7 Staff costs and numbers</b> |               |               |
| Salaries                         | 23,591        | 22,424        |
| Pension contributions            | 865           | 0             |
| Total                            | <u>24,456</u> | <u>22,424</u> |

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

|                      | 2025     | 2024     |
|----------------------|----------|----------|
| Cleaner/Janitor      | 1        | 1        |
| Organist/choirmaster | 1        | 1        |
| Admin assistant      | 1        | 1        |
|                      | <u>3</u> | <u>3</u> |

No employee had employee 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 and the maximum stipend in the fifth and subsequent years £39,856.

### 8 Trustee Remuneration and Related Party Transactions

During the year no (2024: None) trustee received reimbursement of expenses incurred.

No trustee (2024: none) received any remuneration during the year.

No person (2024: None) related to a trustee had a personal interest in a contract or transaction entered into by the charity during the year.

During the year a total of at least £57,000 (2024: £58,000) was donated to the congregation by trustees (including tax recovered on Gift Aid).

### 9 Tangible Fixed Assets

#### Heritable property

No value has been attached to Church-owned properties as, in the opinion of the Trustees, the ultimate ownership of the property rests with The Church of Scotland General Trustees

#### Fixtures, fittings and equipment

|                                    |            |            |
|------------------------------------|------------|------------|
| At cost at 1 January, 2025         | 17,149     | 17,149     |
| Disposals during year              | 0          | 0          |
| Additions during year              | <u>0</u>   | <u>0</u>   |
|                                    | 17,149     | 17,149     |
| Accumulated depreciation           |            |            |
| At 1 January 2025                  | 16,324     | 15,499     |
| Disposals during year              | 0          | 0          |
| Charge for year                    | <u>825</u> | <u>825</u> |
| At 31 December, 2025               | 17,149     | 16,324     |
| Net book value at 31 December 2025 | <u>0</u>   | <u>825</u> |

# St John's-Renfield Church of Scotland, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2025

### 10 Investments

|                                         | 2025           | 2024          |
|-----------------------------------------|----------------|---------------|
|                                         | £              | £             |
| Market value at 31 December 2024        | 90,986         | 88,674        |
| Acquisitions at cost                    | 19,994         | 0             |
| Unrealised gain / (loss) on revaluation | 16,456         | 2,312         |
| Market value at 31 December 2025        | <u>127,436</u> | <u>90,986</u> |

|                     |               |               |
|---------------------|---------------|---------------|
| Investments at cost | <u>91,234</u> | <u>71,240</u> |
|---------------------|---------------|---------------|

The following investments are held:

|                                            |                |               |
|--------------------------------------------|----------------|---------------|
| 6,179.42 (2024: 6,179.42) Charifund Units  | 106,752        | 90,986        |
| 1,816 Units Church of Scotland Income Fund | 20,684         | 0             |
|                                            | <u>127,436</u> | <u>90,986</u> |

|                                |          |               |
|--------------------------------|----------|---------------|
| 11 Debtors - Grants receivable | <u>0</u> | <u>16,623</u> |
|--------------------------------|----------|---------------|

### 12 Creditors

|          |               |              |
|----------|---------------|--------------|
| Accruals | 750           | 3,000        |
| Other    | 14,775        | 1,946        |
|          | <u>15,525</u> | <u>4,946</u> |

### 13 Analysis of Net Assets Among Funds

|                                | General       | Designated    | Restricted     | Total          |
|--------------------------------|---------------|---------------|----------------|----------------|
|                                | £             | £             | £              | £              |
| Tangible assets                | 0             | 0             | 0              | 0              |
| Investments                    | 0             | 42,436        | 85,000         | 127,436        |
| Current assets                 | 56,985        | 24,421        | 46,210         | 127,616        |
| Current liabilities            | (15,525)      | 0             | 0              | (15,525)       |
| Net assets at 31 December 2025 | <u>41,460</u> | <u>66,857</u> | <u>131,210</u> | <u>239,527</u> |
| Fixed assets                   | 825           | 0             | 0              | 825            |
| Investments                    | 0             | 54,692        | 36,294         | 90,986         |
| Current assets                 | 64,658        | 20,000        | 79,887         | 164,545        |
| Current liabilities            | (4,946)       | 0             | 0              | (4,946)        |
| Net assets at 31 December 2024 | <u>60,537</u> | <u>74,692</u> | <u>116,181</u> | <u>251,410</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.



# St John's-Renfield Church of Scotland, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2025

| 15 Movements in Funds             | At 1 January   |                |                  | Gain/(loss) on |              | At 31 Dec      |
|-----------------------------------|----------------|----------------|------------------|----------------|--------------|----------------|
|                                   | 2025           | Income         | Expenditure      | investments    | Transfers    | 2025           |
|                                   | £              | £              | £                | £              | £            | £              |
| <b>Restricted funds</b>           |                |                |                  |                |              |                |
| Benevolent                        | 6,526          | 275            | 0                | 0              | 0            | 6,801          |
| Foodbank                          | 0              | 3,646          | (3,000)          | 0              | 0            | 646            |
| Flower                            | 1,192          | 1,503          | (1,655)          | 0              | 100          | 1,140          |
| Parish development                | 97,425         | 4,102          | 0                | 0              | 0            | 101,527        |
| Toilet upgrade                    | 11,038         | 11,058         | (1,000)          | 0              | 0            | 21,096         |
|                                   | <u>116,181</u> | <u>20,584</u>  | <u>(5,655)</u>   | <u>0</u>       | <u>100</u>   | <u>131,210</u> |
| <b>Unrestricted funds</b>         |                |                |                  |                |              |                |
| Designated fabric                 | 73,648         | 3,101          | (27,436)         | 16,456         | 0            | 65,769         |
| Designated fund for major repairs | 1,044          | 44             | 0                | 0              | 0            | 1,088          |
| General                           | 60,537         | 154,831        | (173,808)        | 0              | (100)        | 41,460         |
|                                   | <u>135,229</u> | <u>157,976</u> | <u>(201,244)</u> | <u>16,456</u>  | <u>(100)</u> | <u>108,317</u> |
| <b>Total funds</b>                | <u>251,410</u> | <u>178,560</u> | <u>(206,899)</u> | <u>16,456</u>  | <u>0</u>     | <u>239,527</u> |

|                                   | At 1 January   |                |                  | Gain/(loss) on |              | At 31 Dec      |
|-----------------------------------|----------------|----------------|------------------|----------------|--------------|----------------|
|                                   | 2024           | Income         | Expenditure      | investments    | Transfers    | 2024           |
|                                   | £              | £              | £                | £              | £            | £              |
| <b>Restricted funds</b>           |                |                |                  |                |              |                |
| Benevolent                        | 6,249          | 277            | 0                | 0              | 0            | 6,526          |
| Foodbank                          | 788            | 5,070          | (6,000)          | 0              | 142          | 0              |
| Flower                            | 1,034          | 1,784          | (1,626)          | 0              | 0            | 1,192          |
| Parish development                | 12,488         | 84,937         | 0                | 0              | 0            | 97,425         |
| Toilet upgrade                    | 67,987         | 24,708         | (81,657)         | 0              | 0            | 11,038         |
|                                   | <u>88,546</u>  | <u>116,776</u> | <u>(89,283)</u>  | <u>0</u>       | <u>142</u>   | <u>116,181</u> |
| <b>Unrestricted funds</b>         |                |                |                  |                |              |                |
| Designated fabric                 | 68,310         | 3,026          | 0                | 2,312          | 0            | 73,648         |
| Designated fund for major repairs | 1,000          | 44             | 0                | 0              | 0            | 1,044          |
| General                           | 41,910         | 168,602        | (149,833)        | 0              | (142)        | 60,537         |
|                                   | <u>111,220</u> | <u>171,672</u> | <u>(149,833)</u> | <u>2,312</u>   | <u>(142)</u> | <u>135,229</u> |
| <b>Total funds</b>                | <u>199,766</u> | <u>288,448</u> | <u>(239,116)</u> | <u>2,312</u>   | <u>0</u>     | <u>251,410</u> |

### Purposes of Restricted Funds

Benevolent fund is available to the minister for charitable payments to the needy of the parish and congregation.

Foodbank fund collects and remits donations to the local foodbank

Flower fund is a fund to provide flowers for display during services of worship and pastoral care to members and friends.

Parish development fund is available to finance development initiatives.

Toilet Upgrade fund has been established to fund toilet upgrades throughout the property.

### Purposes of Designated Funds

Fabric fund represents the amounts set aside for the maintenance of the church property.

The designated fund for major repairs is an additional fund available for larger property maintenance projects

# St John's-Renfield Church of Scotland, Glasgow

## Notes forming part of the financial statements

for the year ended 31 December 2025

### 16 Collections for third parties

|                                        | 2025          | 2024          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| St Gregory's Foodbank (incl. Gift Aid) | 3,646         | 6,000         |
| Christian Aid                          | 3,563         | 2,173         |
| LHM360 (Lodging House Mission)         | 2,425         | 4,387         |
| Revive M S Support                     | 1,400         | 0             |
| Olive Tree Scotland                    | 1,027         | 2,476         |
| St Margaret of Scotland Hospice        | 1,000         | 0             |
| Prince and Princess of Wales Hospice   | 412           | 0             |
| Beatson Cancer Charity                 | 405           | 2,219         |
| Insulate Ukraine                       | 400           | 0             |
| Fields of Life                         | 0             | 1,055         |
| Cancer Research                        | 0             | 1,000         |
| Young Lives vs Cancer                  | 0             | 350           |
| Red Cross in Ukraine                   | 0             | 270           |
| Crossreach                             | 0             | 125           |
| BBC Children in Need                   | 0             | 56            |
|                                        | <u>14,278</u> | <u>20,111</u> |

It has not been possible to fully quantify donations for others which have been made, since some members gave direct to the charities concerned.

Gift Aid will also be able to be claimed direct by the charities on some of the donations listed above.

Donations in kind were also made during the year to St. Gregory's Foodbank, the Lodging House Mission and Christmas gifts for children through Glasgow, the Caring City.

### 17 The Low Bequest

The Church has an interest in the Low Bequest, comprising 462 units in the Church of Scotland Investment Trust. These units are retained by the Church of Scotland and neither the bequest nor the units are shown in the statement of funds.

### 18 Legacies and donations

*We are grateful for the following legacies, grants and donations received during the year:*

#### Legacies

|                           |              |
|---------------------------|--------------|
| Bequest from William Wood | 5,000        |
|                           | <u>5,000</u> |