

**St Paul's Church of Scotland
Provanmill**

Glasgow

Statement of accounts

Year ended 31 December 2025

Charity No: SC016306

Congregation No: 161017

St Paul's Church of Scotland: Provanmill, Glasgow

Trustees' Annual Report

Year ended 31 December 2025

The trustees present the annual report and accounts of St Paul's Church of Scotland for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name: St Paul's Church of Scotland: Provanmill, Glasgow
Charity Registration Number: SC016306
(Church of Scotland congregation reference no: 161017)

Contact Address: 983 Cumbernauld Road
Riddrie
GLASGOW
G33 2BH

Trustees

Rev Donald Michael McInnes
Marion Hughes
Susan McMullen
June Murphy
Scott Stewart
Lorraine Towns
Heather Usher
Neil Young

Principal Office-bearers

Interim Moderator	Rev Donald Michael McInnes
Session Clerk	Scott Stewart
Church Treasurer:	Lorraine Towns

Independent Examiner

Robin C Hutchison
A non-practising member of the Institute of Chartered
Accountants of Scotland
23 Fifth Avenue
GLASGOW
G12 0AR

Bankers

Bank of Scotland

St Paul's Church of Scotland: Provanmill, Glasgow

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Active 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

Organisational Structure

The Kirk Session is chaired by the minister, or such other nominee as authorised, and meets every six weeks. With our unitary constitution, it is responsible for the spiritual and temporal affairs of the church including all matters relating to mission, ministry, pastoral care, property and finance.

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 In 2025, St Paul's has continued to hold a weekly service of worship.

Achievements & Performance 2025

Fabric; Our fabric expenditure for 2025 was up slightly from 2024 -main costs were:

Electrical work £1008 - New access panel £1359 - Access ramp repair £1849 and balance of windows paid from 2024 £2212. All other costs are annual maintenance and repair.

During 2025 we continued to provide regular Sunday Worship in person and on-line despite still having no Minister of Word and Sacrament or Locum support, under the leadership of 3 Elders (including our MDS Neil Young) who are accredited by Glasgow Presbytery to lead Worship without a Minister. We continue to involve members and friends to lead prayers and readings ensuring an all inclusive Worship. A number of our members are volunteers and involved in various groups. A huge achievement for a wee Church. 2025 was a year when we had hoped to move forward and start to make plans for the future, but we are still waiting.

There are still a lot of discussions and decisions to be made before that can finally happen.

We are once again hopeful that 2026 will be the year when decisions are made.

We continue to share Easter services with St Enoch's and St Andrew's East.

As of 31st December our MDS Neil Young will be no longer employed with Church of Scotland.

We are very happy that Neil will continue to be a member and Elder at St Paul's

There is a 0.7 post to be advertised, and hopefully be filled early 2026.

Our Adult group regularly meet and support each other on Monday evenings.

The Lunch Club continues to grow with numbers between 40 & 50 each week enjoying lunch and a wee game of bingo and a few outings over the year.

Our main hall is used for children's birthday parties on Saturday during the day.

The youth programme continued to offer a diverse range of activities and challenges for young people, supporting and encouraging them to try new things under the leadership of our MDS Neil Young and his staff. Our MDS is involved with Chaplaincy leading religious observance at Smithycroft Secondary School, leading assemblies and working with over 1000 students over the year. Neil also meets with senior pupils weekly, supporting pastoral care and senior management, but we are not sure if this will continue in 2026

St Paul's Church of Scotland: Provanmill, 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 annual meeting to approve their report and the accounts. Steps are taken to ensure the management of these risks is strengthened where necessary.

Financial Review

The detailed accounts for the year ended 31 December 2025 are on pages 6 to 10 of this report.

The accounts have been prepared on a cash basis.

General Account

The General Account shows an excess of expenditure over income for the year of £2,682. Offerings at £7,539 were down £14 in the year. Income from use of premises increased by £5 to £19,550.. We withdrew £11,703 from our deposit with the Church of Scotland to pay for the property repairs. We received £2,461 from an insurance claim. Total income increased by £3,168 to £41,603.

General Account expenditure increased by £6,635 to £44,210. Maintenance costs accounted for £16,529 of that figure, an increase of £3,250. We also paid £9,771 to the Church of Scotland Giving to Grow scheme up from £2,573 in 2024. Cleaning costs reduced by £871 to £1,983 and heating and lighting costs fell by £783 to £10,865. Sundry expenses fell by £1,003. All other changes were under £750.

The Trustees continue to be extremely grateful for the financial support offered to the congregation by the Church of Scotland.

Restricted Fund

Funds are held to support the work of the Chifubu School in Zambia

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 £25,003, of which £2,253 had been designated for fabric. The total unrestricted funds represent about seven months' expenditure.

The trustees recognise that significant support will be required from the Church of Scotland to ensure the continued survival of the congregation.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which give sufficient detail to enable an appreciation of the transaction of the Church during the financial year.

The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the charity at that time. This must be done 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) and the General Assembly Regulations for Congregational Finance. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Scott Stewart 

Scott Stewart, Session Clerk

Date: 23rd. March, 2026

St Paul's Church of Scotland: Provanmill, Glasgow

SC016306

**Independent Examiner's Report to the Trustees of St Paul's Church of Scotland:
Provanmill, Glasgow**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

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) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (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 9 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.

Robin C Hutchison 

Robin C Hutchison

A non-practising member of the Institute of Chartered Accountants of Scotland

23 Fifth Avenue
GLASGOW
G12 0AR

Date: 23rd. March, 2026

St Paul's Church of Scotland: Provanmill, Glasgow

Receipts and Payments Account

Year ended 31 December 2025

Note

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
<u>Receipts</u>							
Donations	3	7,539	0	7,539	7,833	0	7,833
Activities for generating funds		350	0	350	0	0	0
Donation to Chifubu		0	600	600	0	600	600
		<u>7,889</u>	<u>600</u>	<u>8,489</u>	<u>7,833</u>	<u>600</u>	<u>8,433</u>
Rental of premises		19,550	0	19,550	19,545	0	19,545
Transfer from General Trustees to cover property costs		11,703	0	11,703	11,057	0	11,057
Insurance claim		2,461	0	2,461	0	0	0
<u>Total Receipts</u>		<u>41,603</u>	<u>600</u>	<u>42,203</u>	<u>38,435</u>	<u>600</u>	<u>39,035</u>
<u>Payments</u>							
Costs of generating funds	4	75	0	75	94	0	94
Charitable activities		44,210	0	44,210	37,575	0	37,575
Governance costs		0	0	0	0	0	0
<u>Total Resources Expended</u>		<u>44,285</u>	<u>0</u>	<u>44,285</u>	<u>37,669</u>	<u>0</u>	<u>37,669</u>
Excess of receipts over payments for the year - Net movement in		(2,682)	600	(2,082)	766	600	1,366
Total funds brought forward		27,685	600	28,285	26,919	0	26,919
<u>Total funds carried forward</u>		<u>25,003</u>	<u>1,200</u>	<u>26,203</u>	<u>27,685</u>	<u>600</u>	<u>28,285</u>

St Paul's Church of Scotland: Provanmill, Glasgow

Statement of Balances

As at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and cash balances				
Balances brought forward	27,685	600	28,285	26,919
Movement in year				
Excess of payments over receipts for the year	(2,682)	600	(2,082)	1,366
Bank and cash balances carried forward	<u>25,003</u>	<u>1,200</u>	<u>26,203</u>	<u>28,285</u>

Liabilities

Heating and lighting costs	1,219	821
Bank charges	15	0
Cleaning	0	37
	<u>1,234</u>	<u>858</u>

The accounts were approved by the Trustees at their meeting on 23rd. March, 2026

For and on behalf of the Trustees

Scott Stewart

Scott Stewart



Session Clerk

Lorraine Towns

Lorraine Towns



Treasurer

St Paul's Church of Scotland: Provanmill, Glasgow

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

1 Trustee Remuneration and Related Party Transactions

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

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Restricted funds					
Chifubu School, Zambia	600	600	0	0	1,200
Unrestricted funds					
Designated fabric	2,253	0	0	0	2,253
General	25,432	41,603	(44,285)	0	22,750
	27,685	41,603	(44,285)	0	25,003
Total funds	28,285	42,203	(44,285)	0	26,203

Purposes of Restricted Funds

Funds are being raised for Chifubu School in Zambia.

Purposes of Designated Funds

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

3 Donations

All unrestricted

	Unrestricted Funds	
	Total 2025 £	Total 2024 £
WFO scheme	1,254	2,180
Gift Aid donations	4,530	3,550
Tax recovered on Gift Aid	1,421	1,614
Ordinary offerings (open plate)	89	209
Weddings and funerals	0	280
Other offerings, donations etc.	245	0
	7,539	7,833

St Paul's Church of Scotland: Provanmill, Glasgow

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

	2025	2024
	£	£
4 Analysis of Payments		
All unrestricted		
Costs of Generating Funds		
Donation envelopes	75	94
Charitable Activities		
Giving to Grow	9,771	2,573
Presbytery Dues	277	580
Pulpit supply	0	300
Fabric and equipment repairs & maintenance	16,529	13,279
Security charges	0	706
Ground maintenance	2,052	1,819
Heating and lighting	10,895	11,678
Insurance	2,083	2,163
Cleaning	1,983	2,854
Other expenses	620	1,623
	<u>44,210</u>	<u>37,575</u>
Governance Costs		
Independent Examiner's Fee	0	0
	<u>0</u>	<u>0</u>
Total	<u>44,285</u>	<u>37,669</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.

5 Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend in the fifth and subsequent years £39,856.

6 Collections for Third Parties

No formal collections for others were conducted during 2025 or 2024, although members regularly contributed to the foodbank at St Enoch's.

St Paul's Church of Scotland: Provanmill, Glasgow**APPENDIX****FUNDS HELD ON BEHALF OF THE CONGREGATION****BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2025	2024
	£	£
<u>CAPITAL ACCOUNT - 56161017</u>		
Credit Balances held at 1 January	9,877	9,877
Transfer between funds 55	0	0
Expenditure - Property costs - new windows in hall	0	0
Credit Balances held at 31 December	<u>9,877</u>	<u>9,877</u>
Market value of Balance at 31 December, 2025	<u>10,586</u>	<u>9,877</u>

REVENUE ACCOUNT - 50161017

Credit Balance at 1 January	23,788	23,596
Rent received	12,001	11,068
Interest received	1,610	1,327
CFF Share Dividend	47	489
Administration costs	(350)	(951)
Agent Management Fees	(1,766)	(684)
Funds retained	(325)	0
Repare costs	(490)	0
Energy costs transfer to St Paul's	(11,703)	(11,057)
Credit Balance at 31 December	<u>22,812</u>	<u>23,788</u>