Biggar District Parish Church Of Scotland

Formerly Known as Biggar Parish Church of Scotland



CONGREGATIONAL ACCOUNTS FOR THE

YEAR ENDED 31 DECEMBER 2025

CONGREGATION NUMBER: 130695

CHARITY NUMBER: SC000333

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 note 1 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 published on 1 January 2019.

Reference and Administrative Information

Charity Name:	Biggar District Parish Church Of Scotland
Charity Registration Number:	SC000333
Congregation Reference No:	130695
Contact Address:	Church Office, Gillespie Centre 74 High Street Biggar ML12 6BJ

Trustees

Kirk Session

Carol-Anne Alcorn	Sheila Millar
Keith Black	Margaret Moffat
David Campbell	Mike Nisbet
Ella Coubrough	Janette Rae
Caroline Deerin	Anne Smart
Michael Fucella	Nannette Stott
Alastair Fyfe	Cameron Sutherland
Moira Galbraith	Joan Urquhart
Frances Henderson	Kenneth Watson
Elizabeth McDonald	Anne Wilson

Appointments During The Year: None

Resignations During The Year: None

Appointments Post Year End (Union):

Blackmount Parish Church

Lance Armstrong	Gillian Coulter
Don Barrie	William Coulter

Libberton and Quothquan Parish Church

Murray Brown	Paul Dobie

Principal Office-bearers

Minister:	Rev. Michael D. Fucella
Session Clerk	Cameron Sutherland

Church Treasurer:
Julie Myers
5 Rathmor Road
Biggar
ML12 6QG

Auditors
Galbraith Pritchards CA
25 Bloomgate
Lanark
ML11 9ET

Bankers
Royal Bank of Scotland Plc
104 High St
Biggar
ML12 6DH

Biggar District Parish Church Of Scotland
Scottish Charity Number: SC000333
Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC000333 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 Church Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church considered to have appropriate gifts and skills.

Organisational Structure

Biggar Parish Church operates ministry teams as follows: worship; preaching; youth; pastoral; property; outreach; and the Gillespie Centre management team. These teams are largely convened by elders and involve co-opted members of the congregation as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The congregation offers a number of activities for different age groups, and a variety of social and worship opportunities.

Reserves Policy

The Trustees aim to maintain reserves equal to about six months of general expenses, if possible, along with specific designated funds. As of the year-end, the Church had unrestricted funds totalling £101,759. Of this, £26,807 is set aside for the fabric fund and £7,620 for the Melrose music fund. The remaining £67,332 covers roughly eight months of general expenditure.

Additionally, the Church holds endowment funds of £68,767 and restricted funds of £94,954, which are designated for specific purposes outlined in Note 12.

Achievements and Performance

In 2025, Biggar Church continued to fulfil its charitable mission of advancing religion, adapting to the diverse contexts and changing circumstances in which this purpose can be achieved.

In 2025, Biggar Church maintained its regular worship activities, including: Sunday morning services, which were live-streamed and followed by tea and coffee; monthly 'Café Church' gatherings around tables in the hall; a Sunday Club for primary-aged children during morning services; monthly evening services, starting with a shared meal; monthly services at two care homes; a monthly Youth Fellowship on Sunday evenings for children from Primary 7 to S4; a regular Bible study for older teenagers; a weekly luncheon club; regular Bible study and prayer groups; and the use of Loaningdale funds to send young people to Scripture Union camps.

In addition to in-person visits, the Pastoral Team continued to provide telephone support and collaborated with the Biggar Community Action Group for referrals. The Church also actively seeks opportunities to partner with the Clydesdale Christian Youth Trust in their efforts to engage with young people in the area.

The Flower Guild provided weekly floral decorations for the church, with special arrangements for occasions like Easter, Harvest, and Advent. Flowers were also regularly delivered to those who were ill or grieving.

The Church continues to serve this community and beyond through the work of the Gillespie Centre café and outreach hub. The Centre hosts regular groups including a Luncheon Club, Grief Café, AA, Knit and Natter and Fun & Friendship along with youth organisations and adult classes. This year the main focus was the 'Access for All Project which included installing a lift to the upper floor and upgrading the toilet facilities was made possible through grants from various organisations and community support. The Centre achieved the Partnership & Collaboration Award from VASLAN in relation to the work with Life Well Lived Biggar.

In all of these areas, the Church is indebted to the efforts of volunteers and staff who make it possible to be engaged in worship, nurture and outreach, helping the Church to make Jesus known.

Future Developments: The Union

Kirk Sessions from Biggar Parish Church and Blackmount Parish Church, and assessor elders for Libberton & Quothquan Parish Church, agreed to enter a Union on the 1st January 2026. Congregational votes were conducted in 2025 to agree to this Union and to decide on a name for the new congregation: Biggar District Parish Church of Scotland. In addition, Libberton & Quothquan congregation voted to accept the Rev Michael Fucella as their minister.

The new parish of the united charge will consist of the former parishes of these three churches plus the former parish of Symington Parish Church, whose Kirk Session sadly voted to dissolve the congregation rather than enter into this Union.

The Kirk Sessions, assessor elders for Libberton & Quothquan, and former Kirk Session members from Libberton & Quothquan met together to agree that the Kirk Session, and hence the charity trustees, of the United charge would comprise of all the elders of Biggar and Blackmount plus any former Kirk Session members of Libberton & Quothquan who wished to become part of the united Kirk Session.

Future Developments: The Union continued
The members of what is to become the new Kirk Session agreed to enter a discernment process lasting two years in which representatives from the united congregation will help the congregation to formulate plans for the future.

Financial Review
Income for 2025 grew from £283k to £537k. This increase was mainly due to a legacy of £79k (£43k deferred for 2026 Gillespie Centre spend) from the late Amanda Melrose, grant income received by the Gillespie Centre of £211k (an increase of £198k), primarily from South Lanarkshire Council (£140k), The National Lottery (£20k), Clyde Windfarm (£20k), and Garfield Weston (£15k). Additionally, Gillespie Centre café takings rose by £18k.

Expenditure rose from £304k to £522k in 2025. Key costs included significant upgrades at the Gillespie Centre: £211k for the "Access for All" project, which funded a new lift and toilet upgrades, and £11k for an upgrade to the A.V. system, both largely covered by grants. Other increases included a £6k overall rise in water rates for the Church and a £7k increase in salary costs relating to the Gillespie Centre.

The Gillespie Centre financial results have been disclosed on page 24 of these accounts.

The Gillespie Centre report shows a deficit of £8k for 2025, compared to a deficit of £6k in 2024. In 2025, the Centre received £211k in grants (as outlined in the income review above), and its takings increased by £18k. The increase in takings was offset to an extent by a £7k increase in salary costs. Other regular costs remained stable, except for the £211k spent on the "Access for All" project and £11k for the A.V. system installation which were significant additional one-off costs.

Revaluation of investments indicated an overall increase in value of £12k compared to a increase in value in 2024 of £4k.

The Church's overall financial results show a surplus of £28k for 2025, compared to a deficit of £16k in 2024.

The Trustees are thankful to God for His provision and to everyone who has generously given their time, talents, and financial support to the Church's work throughout the year.

Investment Policy and Performance
The Investors Trust has reported that for the year ending September 2025, the Growth Fund, managed by Newton Investment Management, achieved a return of 10.8%, below its benchmark return of 14.5%. It's important to note that the global geopolitical and economic environment remains volatile and uncertain. Despite market declines in April, triggered by the announcement of significant tariffs on goods imported to the USA, stock markets generally performed well in 2025.

The Income Fund has consistently outperformed its benchmark over the long term. For the year to September 30, 2025, it delivered a return of 7.58%, surpassing its benchmark return of 3.70%.

The Church and Gillespie Centre also hold investments in the M&G Securities Charifund, which provided a yield of 6.4%. This fund aims to offer an annual yield above that of the FTSE All-Share Index, an income stream that increases each year, and capital growth that outpaces inflation over a ten-year period, as measured by the UK Retail Prices Index (RPI).

Investment Policy and Performance continued
Overall, the Trustees are satisfied with the current investments made by both the Church and the Gillespie Centre, relying on their judgment to ensure the funds are invested prudently.

Risk Management
There continues to be a challenge of sustainably serving such a wide range of congregational and local community needs given the size of regular congregation and the number of committed individuals. This is partly mitigated by the paid staff and community volunteers that assist, particularly in running the Gillespie Centre. Succession planning is also required to allow the church to continue to serve local needs in the future.

Restructuring occurring within the wider Church of Scotland now presents an immediate risk that will lead to greater geographical challenges in more rural areas and the inherent challenges of managing change. As part of the restructure, Biggar Kirk entered into a Union on the 1st January 2026 with Blackmount and Libberton & Quothquan Parish Churches. The new Biggar District Parish Church of Scotland now encompasses the former parishes of Biggar, Blackmount, Libberton & Quothquan, and Symington.

Whist the union initially increases the total human and financial resources available to the united charge, there continues to be a challenge of sustainably serving such a wide range of congregational and local community needs given the size of regular congregation and the number of committed individuals. This is partly mitigated by the paid staff and community volunteers that assist, particularly in running the Gillespie Centre. Succession planning is also required to allow the united church to continue to serve local needs in the future.

We aim to manage these and any other risks through seeking God's direction and through Session teams.

Statement of Trustees' Responsibilities

The charity's trustees are responsible for preparing the Trustees Annual Report and the 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 financial year which give 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 these 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;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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.

Approved by the Trustees and signed on their behalf,



C Sutherland
Session Clerk

Dated: 24 September 2026

Report of the Independent Auditors to the Trustees of Biggar District Parish Church Of Scotland
We report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 28.

Opinion
We have audited the financial statements of Biggar District Parish Church Of Scotland (the 'charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;

- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and

- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our independent auditors' report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Report of the Independent Auditors to the Trustees of Biggar District Parish Church Of Scotland

Other information continued
In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements, which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and the sector in which it operates and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material

Report of the Independent Auditors to the Trustees of Biggar District Parish Church Of Scotland

Our responsibilities for the audit of the financial statements continued
misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations or through collusion.
We focussed on laws and regulations which could give rise to a material misstatement in the financial statements, including, but not limited to, the Charities Accounts (Scotland) Regulations 2006. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management. There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the independent auditors' report.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Galbraith Pritchards
Chartered Accountants and Statutory Auditor
25 Bloomgate, Lanark
ML11 9ET

Date: 25 September 2026

Biggar District Parish Church Of Scotland

Scottish Charity Number: SC000333

Statement of Financial Activities

Year ended 31 December 2025

	Note	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**	104,334	10,465	-	114,799	69,011	6,449	-	75,460
Income from Other Trading Activities	**2**	10,153	184,636	-	194,789	8,465	167,409	-	175,874
Investment income	**3**	3,679	1,878	1,926	7,483	3,665	1,943	1,926	7,534
Charitable activities	**4**	6,505	-	-	6,505	7,335	-	-	7,335
Other income	**5**	25	213,670	-	213,695	1,675	15,394	-	17,069
Total Income		124,696	410,649	1,926	537,271	90,151	191,195	1,926	283,272
Expenditure On:	**6**								
Raising funds		7	52,815	-	52,822	76	48,029	-	48,105
Charitable activities		97,977	369,355	1,610	468,942	102,730	151,832	1,197	255,759
Total Expenditure		97,984	422,170	1,610	521,764	102,806	199,861	1,197	303,864
Net income / (expenditure) before gains and losses		26,712	(11,521)	316	15,507	(12,655)	(8,666)	729	(20,592)
Net gains/(losses) on investments		4,306	5,023	3,101	12,430	801	709	2,851	4,361
Net income / (expenditure)		31,018	(6,498)	3,417	27,937	(11,854)	(7,957)	3,580	(16,231)
Transfers between funds		(1,121)	1,121	-	-	7,592	(7,592)	-	-
Net movement in funds		29,897	(5,377)	3,417	27,937	(4,262)	(15,549)	3,580	(16,231)
Reconciliation of funds:									
Total funds brought forward		71,862	100,331	65,350	237,543	76,124	115,880	61,770	253,774
Total funds carried forward		101,759	94,954	68,767	265,480	71,862	100,331	65,350	237,543

Biggar District Parish Church Of Scotland
Scottish Charity Number: SC000333
Balance Sheet at 31 December 2025

	Note	2025		2024	
Fixed Assets					
Investments	**9**	175,155		142,725	
			175,155		142,725
Current Assets					
Debtors	**10**	16,410		16,516	
Bank and cash		142,679		97,114	
		159,089		113,630	
Creditors					
Falling due within one year	**11**	(68,764)		(18,812)	
Net Current Assets			90,325		94,818
Net Assets			265,480		237,543
Unrestricted Funds	**12**				
General funds		67,332		45,283	
Designated funds		34,427		26,579	
			101,759		71,862
Restricted Funds	**12**		94,954		100,331
Endowment Funds	**12**		68,767		65,350
Total Funds			265,480		237,543

The accounts were approved by the trustees on **24 September 2026** and signed on their behalf by:



Cameron Sutherland
Session Clerk



Moira Galbraith
Elder

Biggar District Parish Church Of Scotland
Scottish Charity Number: SC000333
Cash Flow Statement
Year ended 31 December 2025

	2025 £	2024 £
Net cash inflow/(outflow) from operating activities	57,766	(26,869)
Returns on investments and servicing of finance	7,483	7,534
Capital expenditure and financial investment	(20,000)	-
	45,249	(19,335)
Financing	316	729
Increase/(decrease) in cash in the period	45,565	(18,606)

Reconciliation of net cash flow to movement in net debt

Increase/(decrease) in cash in the period	45,565	(18,606)
Change in net debt resulting from cash flows	45,565	(18,606)
Movement in net debt in the period	45,565	(18,606)
Net debt at 1 January	97,114	115,720
Net debt at 31 December	142,679	97,114

Reconciliation of Net Incoming\(Outgoing) Resources To Net Cash Inflow/(Outflow) From Operating Activities

Net incoming\(outgoing) resources	15,507	(20,592)
Interest received	(322)	(506)
Dividends received	(7,161)	(7,028)
Income attributable to endowment	(1,926)	(1,926)
Expenditure attributable to endowment	1,610	1,197
Decrease/(increase) in debtors	106	(2,594)
Increase in creditors	49,952	4,580
	57,766	(26,869)

Biggar District Parish Church Of Scotland
Scottish Charity Number: SC000333
Cash Flow Statement
Year ended 31 December 2025

	2025 £	2024 £
Analysis of Cash Flows For Headings Netted in the Cash Flow Statement		
Returns on investments and servicing of finance		
Interest received	322	506
Dividends received	7,161	7,028
Net cash inflow for returns on investments and servicing of finance	7,483	7,534
Capital expenditure and financial investment		
Purchase of investments	(20,000)	-
Net cash (outflow)/inflow for capital expenditure and financial investment	(20,000)	-
Financing		
Income attributable to endowment	1,926	1,926
Expenditure attributable to endowment	(1,610)	(1,197)
Net cash inflow from financing	316	729

Analysis of Changes in Net Funds

	At 1/1/25 £	Cash Flow £	At 31/12/25 £
Net Cash			
Cash at bank and in hand	97,114	45,565	142,679
Total	97,114	45,565	142,679

ACCOUNTING POLICIES FOR THE YEAR ENDED 31 DECEMBER 2025

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 Accounting and Reporting by Charities: Statement of of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 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).

FUNDS

Funds are classified as endowment, 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.

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 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.

INCOMING RESOURCES

Income is recognised when the charity 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 charity 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 charity 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 charity which is the amount the charity 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.

ACCOUNTING POLICIES

INTEREST RECEIVABLE
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

RESOURCES EXPENDED
Expenditure is recognised on an accruals basis as the liability is incurred.

TANGIBLE FIXED ASSETS
The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. 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:

Fixtures, fittings and office equipment	5 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
Biggar Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

The charity is registered for VAT for the trading activities at the Gillespie Centre and resources expended in the Gillespie Centre do not include VAT.

The Church has no taxable supply and therefore the Church expenditure does include irrecoverable input VAT.

Biggar District Parish Church Of Scotland

Scottish Charity Number: SC000333

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	51,791	-	-	51,791	50,852	-	-	50,852
Donations	4,064	10,465	-	14,529	5,541	6,449	-	11,990
Tax Recovered on Gift Aid	11,428	-	-	11,428	10,021	-	-	10,021
Legacies	35,877	-	-	35,877	1,000	-	-	1,000
Blackmount Church Contribution	1,174	-	-	1,174	1,597	-	-	1,597
	104,334	10,465	-	114,799	69,011	6,449	-	75,460
2 Income from Other Trading Activities								
Use of Premises	9,789	30,533	-	40,322	8,355	30,993	-	39,348
Gillespie Catering Income	-	152,868	-	152,868	-	135,016	-	135,016
Other Events	364	1,235	-	1,599	110	1,400	-	1,510
	10,153	184,636	-	194,789	8,465	167,409	-	175,874
3 Investment Income								
Dividends Received	3,396	1,839	1,926	7,161	3,195	1,907	1,926	7,028
Bank Interest	261	26	-	287	444	36	-	480
Other Interest	22	13	-	35	26	-	-	26
	3,679	1,878	1,926	7,483	3,665	1,943	1,926	7,534
4 Charitable Activities								
Weddings and Funerals	6,505	-	-	6,505	7,335	-	-	7,335
	6,505	-	-	6,505	7,335	-	-	7,335
5 Other Income								
Church of Scotland A.V. Upgrade Grant	-	9,982	-	9,982	-	-	-	-
National Lottery - Access for All Grant	-	19,999	-	19,999	-	-	-	-
SSE Clyde Windfarm Grant	-	20,000	-	20,000	-	-	-	-
Clyde Windfarm Micro Grant	-	980	-	980	-	12,500	-	12,500
SL Council Community Grant	-	140,000	-	140,000	-	-	-	-
SL Council Employment Grant	-	4,656	-	4,656	-	-	-	-
Garfield Weston Grant	-	15,000	-	15,000	-	-	-	-
Loangindale Grant - Church	-	3,000	-	3,000	-	-	-	-
Loangindale Grant - Gillespie Centre	-	-	-	-	-	2,800	-	2,800
Sundry Receipts	25	53	-	78	1,675	94	-	1,769
	25	213,670	-	213,695	1,675	15,394	-	17,069

	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								
Investment Manager's Fees	-	-	-	-	-	-	-	-
Gillespie Purchases	-	49,811	-	49,811	-	48,029	-	48,029
Gillespie Equipment Purchases	-	3,004	-	3,004	-	-	-	-
Offering Envelopes	7	-	-	7	76	-	-	76
	7	52,815	-	52,822	76	48,029	-	48,105
Charitable Activities								
National Ministry and Mission and Wider Work								
Ministries and Mission Allocation	52,404	-	-	52,404	57,528	-	-	57,528
Presbytery Dues	1,648	-	-	1,648	1,842	-	-	1,842
	54,052	-	-	54,052	59,370	-	-	59,370
Local Staffing Costs								
Minister's Expenses - Travel	996	-	-	996	1,149	-	-	1,149
Minister's Expenses - Telephone	461	-	-	461	483	-	-	483
Other Salary Costs	3,740	104,177	-	107,917	3,484	97,205	-	100,689
Pulpit Supply	459	-	-	459	536	-	-	536
	5,656	104,177	-	109,833	5,652	97,205	-	102,857
Building Costs								
Cleaning	150	6,016	-	6,166	593	5,042	-	5,635
Maintenance - Church	2,601	-	-	2,601	3,176	-	-	3,176
Maintenance - St Mary's Hall	1,898	-	-	1,898	479	-	-	479
Maintenance - Gillespie Centre	-	11,006	-	11,006	2,275	23,305	-	25,580
Maintenance - Manse	1,407	-	-	1,407	1,746	-	-	1,746
Access for All - Gillespie Centre	-	210,825	-	210,825	-	-	-	-
Council Tax - Manse	3,676	-	-	3,676	3,451	-	-	3,451

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Building Costs continued								
Water Rates	5,402	3,190	-	8,592	271	2,591	-	2,862
Insurance	10,121	-	-	10,121	9,197	-	-	9,197
Heat, Light & Power	7,496	11,541	-	19,037	9,833	13,911	-	23,744
	32,751	242,578	-	275,329	31,021	44,849	-	75,870
Other Expenses								
Telephone	661	894	-	1,555	483	700	-	1,183
Post and Stationery	184	269	-	453	230	199	-	429
Computer Expenses	581	12,613	-	13,194	590	931	-	1,521
Charity Donations	1,036	-	-	1,036	1,898	-	-	1,898
Education Ministry (incl. Sun Club)	-	2,558	983	3,541	-	940	589	1,529
Worship Ministry (incl. Music)	185	-	627	812	78	-	608	686
Outreach Ministry	109	-	-	109	999	-	-	999
Life and Work	-	-	-	-	-	-	-	-
Pastoral Ministry	331	-	-	331	246	-	-	246
Guild	-	-	-	-	-	1,455	-	1,455
Flower Guild	-	662	-	662	-	728	-	728
Minister's Discretionary Relief Fund	-	-	-	-	-	-	-	-
Other Expenses	362	885	-	1,247	78	885	-	963
Bank Charges	514	2,799	-	3,313	643	2,315	-	2,958
Accountant's Fee	1,555	1,920	-	3,475	1,442	1,625	-	3,067
	5,518	22,600	1,610	29,728	6,687	9,778	1,197	17,662
Total Charitable Activities	**97,977**	**369,355**	**1,610**	**468,942**	**102,730**	**151,832**	**1,197**	**255,759**

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.

	2025	2024
	£	£
7 Staff costs and numbers		
Salaries and wages	106,122	99,291
Employers National Insurance	82	-
Pension costs	1,713	1,398
Total	107,917	100,689

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

	2025	2024
Premises maintenance	1	1
Management - Gillespie Centre	1	1
Operational - Gillespie Centre	6	6
	8	8

No employee had employee benefits in excess of £50,000 for the current year and preceding year.

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

8 Trustee Remuneration and Related Party Transactions

During the year one trustee received re-imbursement of expenses totalling £1,457.
Council tax of £3,676 (2024 - £3,451) was also paid for the manse in the year.

During the year an estimated total of £14,196 (2024 - £16,206) was donated to the congregation by trustees.

9 Investments

	2025	2024
	£	£
Market value at 1 January 2025	142,725	138,364
Investments bought	20,000	-
Investments sold	-	-
Realised gain on investments sold	-	-
Unrealised gain on investments	12,430	4,361
Unrealised (loss) on investments	-	-
Market value at 31 December 2025	175,155	142,725
Investments at cost	124,345	124,345

The following investments are held:

Church of Scotland Investor's Trust Fabric Fund	2,791	2,710
Church of Scotland Investor's Trust Sunday Club	3,599	3,495
Church of Scotland Investor's Trust General	40,150	38,987
Church of Scotland Investor's Trust Coulter Children - Growth Fund	32,996	30,598
Church of Scotland Investor's Trust Coulter Children - Income Fund	24,272	23,569
M&G Securities - General Fund	20,730	17,668
M&G Securities - Gillespie Centre	50,617	25,698
	175,155	142,725

10 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	9,000	9,000
St Mary's Hall - Hall Rent	448	-
Gillespie Centre - Hall Rent	615	581
Gillespie Centre - Café Takings	5,209	4,614
Blackmount - Share of Parish Church Expenses	-	1,597
Unbanked Collections	-	228
VAT	816	-
Other debtors	322	496
	16,410	16,516

11 Creditors

	2025	2024
	£	£
Independent Examiner's Fee Accrual	3,100	2,575
Youth Group Expenses	-	156
Payroll Costs	1,395	906
Charity Donations	1,036	1,843
Heat, Light & Power Accrual	1,465	5,094
Water Rates Accrual	3,005	-
Repairs and Renewals	4,115	-
VAT	-	6,033
Hall Rental Deposits Held	1,268	1,280
Deferred Income	53,000	-
Other Creditors	380	925
	68,764	18,812

Deferred income includes Amanda Melrose Legacy of £43k not spent by the Gillespie Centre until 2026 and a £10k Foundation Scotland (Nadara Glenkerie Wind Farm Community Fund) grant for the Gillespie Centre Toilet Upgrade also not spent until 2026.

12 Movements in Funds

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
	£	£	£	£	£
Endowment funds					
Coulter Christian Education	65,350	5,027	(1,610)	-	68,767
	65,350	5,027	(1,610)	-	68,767
Restricted funds					
Sunday Club	3,551	294	(378)	132	3,599
Biggar Kirk Youth Fellowship	279	-	(279)	-	-
Flower Guild	2,392	768	(672)	-	2,488
IT Renewal Fund	449	-	(449)	-	-
Loaningdale Youth Fund	-	3,000	(1,866)	-	1,134
Gillespie Centre	70,261	212,779	(195,010)	(4,801)	83,229
GC - Foundation Scotland	12,500	-	(12,500)	-	-
GC - Seeds of Change Fund	400	-	-	-	400
GC - New Lift Fund	7,230	197,961	(210,981)	5,790	-
Ministers' Discretionary Fund	1,256	-	-	-	1,256
Adult Education Fund	2,013	870	(35)	-	2,848
	100,331	415,672	(422,170)	1,121	94,954
Unrestricted funds					
Designated Fabric Fund	26,579	228	-	-	26,807
Designated Melrose Music Fund	-	8,000	(380)	-	7,620
General Fund	45,283	120,774	(97,604)	(1,121)	67,332
	71,862	129,002	(97,984)	(1,121)	101,759
Total funds	237,543	549,701	(521,764)	-	265,480

12 Movements in Funds continued

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
Endowment funds					
Coulter Christian Education	61,770	4,777	(1,197)	-	65,350
	61,770	4,777	(1,197)	-	65,350
Restricted funds					
450th Anniversary Fund	6,408	171	-	(6,579)	-
Sunday Club	3,463	271	(183)	-	3,551
Biggar Kirk Youth Fellowship	279	-	-	-	279
Flower Guild	2,745	375	(728)	-	2,392
The Guild	2,550	118	(1,455)	(1,213)	-
IT Renewal Fund	919	-	(470)	-	449
Gillespie Centre	80,255	170,604	(180,798)	200	70,261
GC - Foundation Scotland	15,471	12,500	(15,471)	-	12,500
GC - Seeds of Change Fund	400	-	-	-	400
GC - New Lift Fund	-	7,230	-	-	7,230
Ministers' Discretionary Fund	1,256	-	-	-	1,256
Adult Education Fund	2,134	635	(756)	-	2,013
	115,880	191,904	(199,861)	(7,592)	100,331
Unrestricted funds					
Designated Fabric Fund	20,000	-	-	6,579	26,579
General Fund	56,124	90,952	(102,806)	1,013	45,283
	76,124	90,952	(102,806)	7,592	71,862
Total funds	253,774	287,633	(303,864)	-	237,543

Purposes of Endowment Funds

Coulter Christian Education. This is a fund that was originally for the Christian education for the youth of the whole parish.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Melrose Music Fund: The Trustees have set aside funds for the maintenance / replacement of the Church organ.

Purposes of Restricted Funds

450th Anniversary Fund: This was a fund for the future maintenance of Biggar Kirk. Transferred to Fabric Fund in 2024

Sunday Club Fund: This fund is for work with children

Biggar Kirk Youth Fellowship: This fund is for work with young people

Flower Guild Fund: This is a fund to provide flowers for display during services of worship

The Guild: This fund was for the work of Biggar Kirk Guild which was a member of the National Guild of the Church of Scotland

IT Renewals Fund: This is a fund for renewal of IT & computer equipment.

Loaningdale Youth Fund: The funds are to be used mainly for funding training / camps for the young people.

Gillespie Centre: This is a fund for the ongoing running costs of the Gillespie Centre.

Gillespie Centre Foundation Scotland Fund: This is a fund to pay the Centre manager salary in the Gillespie Centre.

Gillespie Centre New Lift Fund: This is a fund to pay for the installation of a lift in the Gillespie Centre.

Seeds of Change Fund: This fund is for the costs related to the raised beds in the back garden of the Gillespie Centre.

Ministers' Discretionary Fund: This is a fund for the Minister to use to help individuals within the local community who are experiencing hardship.

Adult Education Fund: This fund is for the education of adults.

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Investments	45,316	18,356	54,216	57,268	175,156
Current Assets	29,778	16,071	101,740	11,499	159,088
Current Liabilities	(7,762)	-	(61,002)	-	(68,764)
Net assets at 31 December 2025	67,332	34,427	94,954	68,767	265,480

14 Contributions Made by 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.

15 Collections for Third Parties

	2025	2024
	£	£
Children of Ukraine	345	-
CHAS - Children's Hospices Across Scotland	345	-
Christian Aid	346	-
Clydesdale Food Bank	-	912
Tear Fund	-	248
UNICEF	-	640
World Day of Prayer	-	97
	1,036	1,897

16 Subsequent Events

On 1 January 2026, Biggar Parish Church of Scotland entered into a union with Blackmount Parish Church, and Libberton and Quothquan Parish Church. The united charge will be known as Biggar District Parish Church of Scotland. Once the financial matters and reports are finalised, the three churches will consolidate their resources during 2026.

FLOWER GUILD 01.01.25 - 31.12.25

Income		Expenditure	
Donations	630.00	Monthly Flower Allowance	1,051.50
Monthly Flower Return	426.72	Postages, Cards and Bags	37.00
Quiz	112.00	Quiz Prize	10.00
Bank Interest	25.66		
	1,194.38		1,098.50
Bank Accounts - 01.01.25	2,302.66	Bank Accounts - 31.12.25	2,365.32
Cash in Hand - 01.01.25	9.13	Cash in Hand - 31.12.25	80.00
January Flowers - 01.01.25	80.00	January Flowers - 31.12.25	42.35
	3,586.17		3,586.17

The Flower Guild has 25 members and welcomes anyone willing to participate in arranging flowers for the Sunday Service or distributing them in the community after the service. Finances are good but more volunteers are needed. Please putting your name forward (the flower calendar is in the church year when it reminds you of a loved one or celebration. Your donation of money goes towards the flowers that go in the church that Sunday and more than one person can put their name on any given Sunday. The flowers are distributed in the community each Sunday to those who are bereaved or sick, the housebound and for special occasions.

GILLESPIE CENTRE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Year Ended 31/12/2025		Year Ended 31/12/2024	
	£	£	£	£
Income				
Café Sales		152,868		135,016
Less: Direct Costs				
Food and Drink Purchases	(49,811)		(48,029)	
Equipment Purchases	(3,004)		-	
Wages	(104,177)		(97,205)	
		(156,992)		(145,234)
Gross Surplus		(4,124)		(10,218)
Add: Other Income				
Fund Raising and Donations	10,088		6,707	
Foundation Scotland	-		12,500	
Loaningdale School Company Grant	-		2,800	
National Lottery Awards for All - Access for All	19,999		-	
Garfield Weston Foundation - Access for All	15,000		-	
SSE Clyde Extension Windfarm Grant	20,000		-	
South Lanarkshire Council Clyde Windfarm SSE Renewals - Access for All	140,000		-	
Church of Scotland - A.V. Upgrade	9,982		-	
Other Grants	5,636		-	
Use of Premises	30,533		30,993	
Sundry Receipts	53		94	
Other Interest	13		-	
Dividends Received	1,649		1,571	
		252,953		54,665
		248,829		44,447
Less: Expenditure				
Rates and Water	(3,190)		(2,591)	
Telephone	(755)		(700)	
Heat, Light and Power	(11,541)		(13,911)	
Cleaning	(6,016)		(5,042)	
Property Maintenance	(11,006)		(23,305)	
Access for All Project Expenditure	(210,981)		-	
Computer Expenses	(12,164)		(461)	
Office Expenses	(269)		(199)	
Accountancy	(1,920)		(1,625)	
Other Expenses	(858)		(886)	
Bank Charges	(2,799)		(2,315)	
Profit/(Loss) on Investment Revaluation	4,919		653	
		(256,580)		(50,382)
Net Surplus / (Deficit)		**(£7,751)**		**(£5,935)**

GILLESPIE CENTRE
BALANCE SHEET AS AT 31ST DECEMBER 2025

	31/12/2025		31/12/2024	
	£	£	£	£
Fixed Assets				
Investments		50,617		25,698
Current Assets				
Debtors	6,436		5,254	
Bank and Cash	87,316		69,723	
	93,752		74,977	
Creditors				
Falling due within one year	(60,740)		(10,284)	
		33,012		64,693
		£83,629		**£90,391**
Restricted Funds				
Opening Resources		90,391		96,126
Surplus/(Deficit) for the Year		(7,751)		(5,935)
Transfers		989		200
Closing Resources		**£83,629**		**£90,391**

A team of 50 volunteers make a major contribution in ensuring the Centre is a welcoming place to meet and learn. The Gillespie is more than just a cafe, offering support in so many ways to the groups that meet: the charities who have a base for collections including Clydesdale Foodbank, Bra Bank and WomanKind; Technical Support Sessions; weekly CAB; and Counselling Sessions. The Centre supports a minimum of twenty groups each week including the Luncheon Club and Fun & Friendship.

Biggar District Parish Church Of Scotland
Scottish Charity Number: SC000333
APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
CAPITAL ACCOUNT		
Credit Balances held at 31 December 2025 at cost	32,299	32,299
Market Value of Balances at 31 December 2025	49,563	47,280
REVENUE ACCOUNT		
Credit Balance at 31 December 2025	2,011	647
MOVEMENTS IN THE PERIOD		
CF Fund (Capital) - Investment Unrealised Gain/(Loss)	2,283	2,236
CF Fund (Revenue) - Investment Income	1,637	1,722
CF Fund (Revenue) - Interest Received	47	20
CF Fund (Revenue) - Administration Costs	(320)	(112)
CF Fund (Revenue) - Withdrawal	-	(1,675)
	3,647	2,191