**Glasgow: Kelvin West Church of Scotland**

# ACCRUED (SORP COMPLIANT) ACCOUNTS

## FOR THE YEAR ENDED 31 DECEMBER 2025

**Congregation No: 161080**

**Scottish Charity No: SC000289**

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## Reference and Administration Details

**Trustees**

Richard Baxter - Transition Minister (deceased 08.03.26)
Rev. Gordon Kirkwood - Development & Outreach
Claire McDiarmid
David Blackhurst (resigned 28.01.25)
John McNaught - Minute Secretary
Wendy Alexander
Arthur Allison
Joyce Allison
Beth Ashcroft
Christine Blackhurst
John Bradley
Grace Franklin
Rebecca Gebauer (resigned 30.06.25)
Robin Green
Christine Johnston
Shahid Khan (resigned 30.04.25)
Jane MacKichan
Fumiko Nakabachi
Ruth Shanks (resigned 04.11.25)
Maureen Small
John Stuart
Rev. Dr. Penelope Stuart
Helen Sturrock
Elisabeth Thomson
Yushin Toda
Ekpe Upke
Heather Walton
David Fraser (ordained 06.09.26)

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| **Principal Office-bearers** | Ordained Local Minister | Rev. Dr Roger Sturrock |
| | Minister: | Richard Baxter (until 08.03.26)<br>Rev. Gordon Kirkwood (from 22.03.26) |
| | Moderator of the Kirk Session: | Richard Baxter (until 08.03.26)<br>Rev. Gordon Kirkwood(from 22.03.26 to 29.06.26)<br>Rev. Dr Roger Sturrock (from 30.06.26) |
| | Session Clerk: | Robin Shannan |
| | Church Treasurer: | David Fraser |
| **Principal Office** | 77 Southpark Avenue<br>Glasgow<br>G12 8LE | |
| **Charity No:** | SC000289 | |
| **Independent Examiner** | David Nicholls FCCA<br>Brett Nicholls Associates<br>Herbert House<br>24 Herbert Street<br>Glasgow<br>G20 6NB | |
| **Bankers** | Bank of Scotland<br>PO Box 1000<br>BX2 1LB | Royal Bank of Scotland<br>Glasgow Charing Cross West Branch<br>Clifton Place<br>Glasgow<br>G3 7JU |

Glasgow: Kelvin West Church of Scotland was formed by way of union between Glasgow: Kelvinbridge Parish Church – Church of Scotland and Wellington Church of Scotland, Glasgow which took place on 28 November 2024. These are the first full year Financial Statements of Glasgow: Kelvin West Church of Scotland.

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 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 effective from 1 January 2019.

**The Reverand Richard Baxter**
Although it did not happen in 2025, we feel we have to record what was a most unexpected and shocking event for the Kelvin West congregation. Our beloved Rev Richard died after a very short illness on Sunday, 8 March 2026. We will miss him dearly as will his wife Sheryll and their son and daughter. Richard made a huge contribution to his charges, to their congregations and their communities. He also made substantial contributions to Presbyteries and the central Church of Scotland. This was reflected in the Thanksgiving Service held at Klevin West on Saturday 28 March 2026.

Following Richard's death, Rev Gordon Kirkwood was appointed the parish minister and is accordingly the Moderator of the Kirk Session. He is supported by Rev Dr Roger Sturrock, Ordained Local Minister, and Fiona Halliday, Youth and Community Outreach Worker.

**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.

As such, Kelvin West has endeavoured to define and interpret its call and mission through the following statement:

Kelvin West's Understanding and Practice of Mission

'Love one another, as I have loved you.' (John 15:12). We welcome into the life and worship of our congregation all people whatever their ethnic origin, gender, background, age, sexual orientation, mental or physical ability. We affirm our diversity and the dignity of each person. 'Welcome one another, therefore, just as Christ has welcomed you, for the glory of God.' (Romans 15:7).
The Church's understanding of mission begins with its stated commitment to welcome and inclusion within the life and worship of the congregation, and to a communal journey of faith on which we come to know, to accept, and to live the love of God in Jesus. However, these words of welcome and love also represent our vision for a truly human community anywhere. Our mission is to embody that vision, and the values of the kingdom of God that underpin it, and to take it out into the world. In light of this, we understand the mission of the Church to include a commitment to, and action (often in partnership with other individuals and organisations) towards what the World Council of Churches has summarised as 'justice, peace, and the integrity of creation', and we therefore include the following particular areas in our understanding and practice of mission:

**1.Care for Creation:** Because we believe in a loving and caring Creator God, and because we believe that we live in a world and on an earth created to be integrated and interdependent, we aim to work toward an understanding and a way of living that respects the natural world, cares for the environment, and lives in harmony with the earth and the future of its people.

**2.Justice and Human Rights:** Because we believe that every human being is made in the image of God, we attempt to work towards a world where equality and human rights are understood and lived, and also towards a world and a society where (in the words of John Calvin) 'no one has too little and no one has too much'.

**3.Peace:** Because we follow Jesus, the Prince of Peace, we are committed to working towards, and advocating, solutions to the problems and difficulties of the world that avoid the use of violence and force whenever possible; and we support in whatever way we can the often repeated position of our General Assembly that the possession or threatened use of weapons of mass destruction, including nuclear weapons, is immoral and illegal.

**4.Unity and Understanding:** Because we believe that the Spirit of Pentecost is one of understanding and unity, we work to promote the unity not only of the church but also of the world, and to promote understanding between people, faiths, and nationalities.

**5.Refugees and Asylum-Seekers:** Because we believe that the scriptures call on us to welcome the stranger and to care for the foreigner and the oppressed, we work in whatever ways seem possible to bring into the care of the church and the wider community those who come to us from other lands, particularly those who come in fear and in need.

**6.Young People:** Because we believe that we are called to look always to God's future, we work toward promoting this faith and work, life and love, among the young, seeking to equip them for what is yet to come, to inspire them in their lives and to be inspired by those lives, and to express our trust in them for the future of the world and of the church.

**Achievements and Performance**

**Charitable activities**
Kelvin West Church continues to be a place of worship, of welcome, of hospitality, and of service. Led by its Transition Minister, Rev Richard Baxter, it has worked on finding its place in its cluster, as the Church of Scotland in Glasgow restructures, and on continuing to deliver worship and activities both in person and online. The various Committees of Session oversee the wide variety of activities it undertakes, which are summarised below. Leadership activities are ably supported by the Church Administrator, initially Héloïse Bernard and, from May 2025, Heather Walker. The Church Officer, Rebecca Gebauer until June 2025, when she and her husband moved to the USA with our thanks and good wishes, also strongly supported the ministerial team and acted with the Administrator, inter alia, as key contacts for the groups who use the premises.

**Sunday Morning Worship** has continued to be delivered in person and simultaneously live streamed during the period. This dual mode of delivery allows more infirm members, or those who cannot attend on a particular Sunday morning, still to join with us. Our AV has been ably manned by Rebecca Gebauer, until June 2025, and Nicholas Budgen. After Rebecca's departure, Nicholas was assisted by Fiona Halliday and Ekpe Ukpe. Towards the end of the period unfortunately, the live streaming experienced technical problems with the sound. Rev Richard Baxter's ministry, together with that of Rev Dr Roger Sturrock and occasional preaching by others including some of own members such as Rev Dr Norman Shanks, Prof Heather Walton, Rev Dr Kathy Galloway, Rev Tom Moffat and Mr John Bradley has been greatly appreciated by the congregation. We should record here our great sadness at the death of Rev Dr Kathy Galloway in August 2025. Kathy had given valuable service to Wellington/Kelvin West. Our probationer minster, Dr Allan Lafferty continued to make a valuable contribution to worship at Kelvin West and the life of the congregation. Allan successfully completed his probation at the end of the period. The congregations' appreciation of Allan's contribution was wonderfully expressed by Glenda White at a Sunday service in January 2026, in which Allan took part. The ministry of music facilitated by the organist, Alan Kitchen, also continued to bless and help lead our worship. Through the ongoing generosity of church members, the appointment of four choral scholars was sustained through the period. We have continued to experience challenges in welcoming children and young people back into our fellowship although, we have been blessed by the regular attendance of several children and some in 2025, although most have now gone back to their home countries with their parents. Kelvin West is also blessed in the range of diverse skills of its members and elders and has been well served with worship arrangements, including online and in-person Bible Study, Sunday services and celebrations such as Advent and Easter which are creative, engaging and spiritual.

Currently, there is no evening service.

The small chapel created in Kelvin West's crypt has continued to be a worship space for the Orthodox Church. This carries on our development and practice of practical ecumenism, allowing us to share one of our key resources with another Christian tradition. We also shared the sanctuary with the Praying Hands Asian Fellowship.

Links with the University have been continued. Rev Dr Roger Sturrock serves as chaplain to the medical faculty, and Yushin Toda and Fumi Nakabachi are also part of the team of Honorary Chaplains. The Rev Richard Baxter was an Honorary Chaplain during the period. Links with the University Chapel are sustained. We have been able to take the opportunity to unite our choirs for a service during this period.

**Safeguarding**
Kelvin West, as part of the Church of Scotland, is committed to ensuring a safe church for all. We take safeguarding very seriously and consider it a priority in all that we do and in relation to the use of our premises by the congregation and others. A key part of this is having a Safeguarding Coordinator. Rebecca Gebauer conscientiously carried out this role for several years. We had some problems finding a successor when Rebecca left in 2025. So we were delighted when one of our Elders became our Safeguarding Coordinator in October 2025. Wendy has already made a significant contribution to our safeguarding processes.

**The Education, Worship, Media, and Communication Committee** is convened by Ekpe Ukpe with during the period by the late Rev Richard Baxter (blessed be his memory), who was the Transitional Minister as members. Following the death of Rev Richard Baxter in March 2026, Rev Gordon Kirkwood has joined the Committee. Other members include Rev Dr Roger Sturrock, the Assisting Ordained Local Minister, who coordinated the Bible studies with support from Rev Tom Moffat. Both also support Sunday preaching. Not left out are Alan Kitchen, the Music Director, and elders Fumi Nakabachi, and Kristeen Barnes, who led and provided exceptional services to the children's department.

In 2025, the Rev Richard Baxter, Rev Dr Roger Sturrock, organised the worship and Bible study schedules and Alan Kitchen organised the Sunday Service music programme including the Choir's contribution.

It is imperative to note that Bible study sessions attracted a substantial number of participants. Additionally, a joint service with the University of Glasgow Chapel Choir, conducted under the leadership of both music directors, was successfully held.

**Achievements and Performance**

Further, every effort was made to ensure that our Sunday services reach the wider audience through live streaming. Although technical difficulties were encountered, a proposal for a system upgrade was submitted to address and mitigate these challenges.

Furthermore, the children's department was led by Kristeen Barnes, with the support of Elders Fumi Nakabachi, Wendy Alexander, and Elizabeth Ashcroft. Together, they engaged the children in a range of activities, including Bible storytelling sessions. In addition, the special time shared between the preacher and the children contributed significantly to strengthening the children's connection with the church and its wider activities.

The committee acknowledged and expressed its appreciation for the dedicated efforts and valuable contributions of all those involved in this regard.

The **Questions of Faith Group** continued to meet weekly with around 7 regular attenders. Discussion was invariably lively, often reflecting on topical issues and often based on a book; over the past year these have included Covenant by Danny Kruger, The Prophetic Imagination by Walter Brueggemann, and Dominion by Tom Holland.

**The Bible Study Group**
The Bible study group met on Zoom in 2025 and held a Lent bible study based on the TV series Broken. Following this , we studied John's gospel and then studied the film 'The man who looked into Infinity' as a basis for a further bible study.

Approximately 15 folks attended the studies with members of St. John's Renfield joining in.

**Music, Worship and The Life of the Congregation**

The contribution of the director of music, Alan Kitchen, to the whole work and worship of the church has again been greatly appreciated. The choir and the continuing involvement of our four choral scholars, whose employment is now wholly supported by donation rather than church funds, has been a significant benefit to the range and quality of music, and consequently to worship, on Sunday mornings. The scholars continue to work well with the volunteer members of the choir. During 2025 the choir was augmented on three occasions – Easter, Pentecost and Christmas – by several volunteers from outwith our congregation, plus extra scholars. This allowed for greater and more ambitious choral involvement in these significant services of the Christian year. In June 2025, Kelvin West hosted a 40 strong visiting choir from Philadelphia, USA, who joined with us for worship.

The **Cosy Café** on a Friday lunchtime at Hillhead High School also continued in the period and is supported by the Transition Minister - being one of a number of chaplaincy activities which he undertakes with the School. He has also participated, by invitation, in events at Hillhead Primary.

**Mission and Outreach Committee (M&O)**
Kelvin West's "Understanding and Practice of Mission" underpins the work of the M&O committee, which is convened by the Rev. Gordon Kirkwood. The committee coordinates many outreach and fundraising activities of the congregation.

Each Lent there is a major appeal for three chosen charities, one local, one national, one overseas. In 2025, the Lenten Appeal supported Glasgow Interfaith Week-end Club, LHM 360 and the DEC Middle East Appeal. Speakers came from the charities to explain their work at a Lent service.

Christian Aid Week in May is another important focus for fundraising and Special Collections for different charities are taken at special times of year including Christmas and Remembrance Sunday.

The committee oversees the operation of the Crypt Cafe and the International Welcome Club, whose work is described below.

Justice and Peace issues, such as destitution and homelessness, are brought to the congregation for action. The committee supports Fair Trade and the congregation's involvement with Eco-Congregation Scotland.

Transform Trade continues as the successor to Tradecraft Exchange, the charity arm of Tradecraft. Kristeen Barnes remains our link with them and with the Scottish Fair-Trade Forum. We continue to highlight the importance of buying Fair trade goods and use Fair Trade coffee and tea in the church.

**The Crypt Café**
A sub-committee of the M&O, convened by Elizabeth Ashcroft, oversees the work of the Crypt Café, which operates Monday - Thursday from 10.30 am to 1.45 pm during university term-time (September to March). Managed by volunteers, and Leeanne Whitehouse, the cook, they continue to provide excellent home-made soup and snacks and a warm welcome to university students, staff and others. They are aided by several other volunteers from across the world and the hard work of Stuart Burns, the kitchen porter.

**The International Welcome Club**
Thanks to the super team of volunteers in the Club and the core CLUB TEAM led by Liz Davidson, I was able to go travelling in China, New Zealand and Australia for four months from September 2025.

The everyday work of the Club continued smoothly….. And Liz presented the Club's report in December, for which I was truly grateful. Stanley To, our excellent Treasurer, presented accurate, annual accounts which were commended by Church Treasurer David Fraser as 'perfectly clear.'

As we are aware of the large deficit the church has, we are trying to live within the means the church gives us. We are also trying not to be a cost to the church - hence the weekly Conversation Corner generally has a small surplus while the events of the Friday Club usually cover themselves - Burns event for example, with low cost tickets and lots of donations.

The Club did receive a totally unexpected gift of £500 from a grateful regular attender at the Friday Club and Conversation Corner. This was subsequently used to buy an indoor curling game which has provided great fun and will be our 'secret recruitment tool' going forward.

**Weekly (except in the month of May which is a rest month for all Club volunteers)**
English Language Conversation Corners on Zoom every Wednesday and face to face in the Crypt Cafe every Thursday have been well attended most of the year except when exams loom at the University.

Around 20 - 50 come to the Conversation Corner in Crypt Cafe (CCinCC) Community Info Source - a refugee/asylum seeker charity - frequently brings a group of 10-20 people. This is led by Israel, a church attender, regular volunteer in the International Welcome Club and himself an asylum seeker.

The church members who support this mission and outreach are few on the ground - Maureen Small, Joyce Smith and John Bradley with David Fraser being a regular before he took on the onerous duties of Church Treasurer.
This weekly chat time has enabled most of our pool of 40 or so Hosts, Hostesses and NESSIES (Native English Speakers Sharing Information and Experience) to become acquainted with QR codes as that is how a person on door duty 'registers' each Guest.

The door duty rota and the rota for the weekly Wednesday ZOOM Conversation Corner are managed by Isobel McFaull who also fronts the Zoom chat. Technically it is set up by Natalia who now resides in Spain but has continued to do this since Covid wherever she has been in the world. We could have retained her talents, energies and keen mind here in Glasgow but for the UK government's hostile policies which forced her and her partner to leave the UK.

People attending the Zoom come from places as far apart as Kazakhstan and Belize. They are all people who have been in the Club when they lived in Glasgow and wish to continue the connection - and maintain their English - now they've returned home.

**Spring 2025**
FRIDAY CLUB each Friday attracted anything from 10 to 20 or even 25 people - including some families who found the Friday with their children was a welcome respite from a busy week, especially when we all did something relaxing together - like make valentine cards or the like. The Burns afternoon was a fun celebration with David Fraser bringing a welcome traditional touch by Addressing the Haggis in his splendid tartan outfit. On the strength of that, he was invited to a Cultural Celebration to talk about traditional dress at an event run by the charity Scottish InterCultural Association (SIA) in the Byres Community Hub in the Pears Building a few weeks later.

**Summer 2025**

The IWC programme for June, July and August 2025 had ten outings. They ranged from a visit to Helensburgh Highland Games - always a happy, family day out - to a trip to Robert Burns Heritage Centre and the amazing Burns Tunnel nearby. We climbed Lyle Hill in Greenock, thanks to John Bradley. And were relieved to have two strong Chinese members to help Brad when he got a bit dehydrated.

Quiet, low cost walks were greatly enjoyed to Loch Lomond, Historic old Glasgow, Govan, Kilmardinny Loch and the Mythical water creature Bella the Beithir at Stockingfield Bridge. The group had a wonderful experience at Kilmardinny Loch - where the Gruffalo and all the creatures are hiding in the woods there. Liz, the walk leader, read everyone the Gruffalo poem. This inspired one of the group to decide to write children's stories for her local village and she asked her Dad to empty his garage to allow her to use it as a story telling centre and library for the local community. This young woman is from Indonesia and graduated with an M. Litt in Environment, Culture and Communications. On graduation day, she raced over to the CCinCC to celebrate along with her friends in the Club.

**Autumn/Winter 2025**

IWC activities started with a bang on freshers' week as new arrivals quickly discovered the Club via our stall on University Avenue, the banners and word of mouth. Throughout the season we welcomed people from China, Ecuador, Eritrea, Iran, Norway Sudan, Thailand and Yemen, as well as other places. Most people and countries are recorded faithfully by Host Anne who - as a geography teacher - keeps the world map on the Crypt wall up to date with the Club's outreach. Through presentations from Club members, we enjoyed learning about Mexico and Portugal and we heard about a comic book highlighting refugee issues created by the refugees themselves. And the 850th anniversary of Glasgow was also marked. A highlight for 15 Club Members was a visit to the pantomime run by Knightswood Congregational Church. How do you explain pantomime to Internationals? How do they understand Glasgow patter! Fortunately, they all knew the Cinderella story so the verdict was - a wonderful night out on a cold and windy winter evening.

**Issues**

Prayers - as always - are requested for issues facing many of the Club Members. This year, alone, we had a member made homeless and destitute because a lawyer failed to attend a court hearing to present his asylum case.

We have several people who have been in the asylum system for years now. Waiting - without being allowed to work- and contending with the increasingly hostile environment ramped up by politicians and social media, means hope drains from them and their physical and mental health deteriorates. Two of the Club Team - in particular - have been 'walking closely' with two of the most vulnerable people in the Club Family.

Hong Kong members of the Club who are threatened with having to wait 10 years instead of 5 years to apply for 'settled status' have been supported by a few church members who wrote to their own MP to air the concerns this prospective change in UK Government policy would bring. Rev Gordon Kirkwood presented a report to the Kirk Session after meeting the Hong Kongers.

**Visibility**

Grateful thanks to Heather, Church Administrator for going the 'extra mile' to ensure the Club's activities have been promoted and projected within the church and beyond. This included an ingenious way of promoting the Friday Club without a banner.

The **Congregational Life Committee** is now convened by Jane MacKichan, who took over from Helen Sturrock in September 2025. The committee ensures that we consider the needs of the congregation and care for our welfare and church community. It provides times of hospitality when these are required in the church, and we consider areas of pastoral care when needed. We entered 2025 with a new and renewed congregation welcoming some of the members of Kelvinbridge Church to form Kelvin West Parish Church. We continue in friendship and appreciation of their presence in our midst.

As well as the church services which are available on YouTube there are worship times offered in care homes. Members of the ministry team and regular volunteers lead these services and take time with the care home residents. The church has flowers arranged each week and these are then distributed to those who need extra thought and prayers. At Christmas we give small gifts to members who are unable to come to the church in person. All our members can keep up to date with church news in the church newsletter which is compiled regularly by a church member and available to us all. For those people in the congregation who are able to attend church we give tea and coffee in the hall after the service where everyone is welcome. This offers friendship and fellowship to all who come, whether they are there for the first time or long-time worshipers. We get many international visitors and regular worshipers, and this makes for an interesting and diverse community. At times we offer refreshments to visiting choirs, speakers and musicians. On occasion we give a soup and sandwich lunch where we can all enjoy getting to know each other better.

At different times in the year there have been interesting Bible Studies arranged by members of the ministry team. These always follow bible passages and sometimes also refer to a film which is shown in the church hall. The studies then continue online where all can share thoughts and prayers from home or abroad. There is a prayer meeting before the Bible Study to give anyone the opportunity to pray for others online and we have prayers for others in the church service notes as well as in the church.

The Congregational Life committee organises outings where we can visit places of interest and provide another opportunity for fellowship and friendship. In Spring 2025 we had a very interesting visit to the David Livingston Centre. Transport was provided by volunteers, and the David Livingston Centre team were very welcoming and informative. We had coffee and lunch there as well as a fascinating tour. At Easter there was an early morning service in the Botanic Gardens followed by an Easter breakfast in the church. We provided breakfast items including bacon and vegetarian rolls before the Easter church worship. In May we helped with a Christian Aid coffee morning, organised by the craft group. They sell beautiful craft items, and the Congregational Life Committee organise teas and coffee. There was another similar coffee morning in November 2025 to raise money for the Glasgow Maggie Centres. Both events were very well attended.

An interesting new venture was being considered during 2025. This involves setting up a weekly Renew Wellbeing café where tea and coffee are served to anyone who would like to come. It aims to provide friendship and companionship to anyone who is feeling in need of some company and community. There will be crafts, jigsaws and games to give people items of interest and time for friendship. A brief time of optional prayer will be offered as well as a quiet space where people can sit and reflect. As part of this initiative a reflective day was held in August for the congregation. The day took place in Bearsden Baptist Church where there are good facilities to meet together, to spend a time of reflection and worship, to walk in the garden as well as sharing crafts and refreshments. The day was appreciated by all who came and plans for the cafe continue under the guidance and initiative of our Youth and Community Outreach worker.

In September there was an exhibition of knitted blankets in the church. This was organised by the Glasgow Close Knit group with hundreds of homemade blankets displayed beautifully in the sanctuary which will then be used by LHM360 to provide warmth and support to those in need. At the beginning of the same week, we also offered free tea and coffee, on the steps of the church, to all who came including university students during Freshers' Week.

Over the year there have been creche and Sunday morning arrangements for children during the service. The number of children has fluctuated, and we have enjoyed families from different countries including Japan, China and Nigeria as well as Britain. In the Autumn we welcomed a new Safeguarding officer, Wendy Alexander, who has worked hard and efficiently to ensure that our safeguarding procedures are up to date. We have continued with church coffee as well as Autumn and Christmas lunches in the church hall. The ministry team offers different Christmas experiences including carols outside on the steps of the church, carols in the Curlers' Rest pub, as well as during the services. There was a lovely nativity play performed by the children and others at a family service, and we enjoyed our usual Watchnight and Christmas Day services.

We pray for the future of our new congregation and ministry team and all those who visit us both in person and online. We continue to welcome all, whatever their background or culture, and we look forward to the coming year with interest and prayers.

**Finance and Fabric Committee**
In June Rebecca Gebauer resigned from the chair of the Finance and Fabric Committee and left the congregation to pursue a career in the United States. The committee is grateful for Rebecca's years of service overseeing the congregation's financial affairs and the maintenance of the church's physical assets, including the church building, apartment, and manses. She is succeeded by our treasurer David Fraser (chair), and Arthur Allison who takes on the role of overseeing the maintenance of Kelvin West's property. They are assisted and guided by committee members Wendy Alexander, Ekpe Upke, John Bradley, John Murray, and Joyce Allison who each contribute to the many tasks essential for the smooth running of the church.

The committee is grateful the significant contribution Heather Walker is making to the administration of the church. The absence of a Church Officer for the greater part of the year has made her role challenging.

During the year, a major problem arose because of a leaking waste unit in the kitchen of the Crypt Café which went unnoticed during the summer shutdown. The cost of the resulting repair works, £37,000, is the subject of an ongoing claim on our insurance. The outcome of this claim is uncertain.

On a brighter note, the heating and lighting in the Crypt Café have been successfully upgraded and storm damage to the main roof was repaired under insurance.

The committee is tackling a backlog of repairs, small and large built up over an extended period. The church roof requires the attention of a roofing contractor to carry out repairs and gutter cleaning. Renovation and repairs in the Allan Hall are delayed awaiting the roof repairs. The wi-fi cover in the building is inadequate and the audio and sound system performs poorly. There are many small repairs requiring attention.

2025 saw the church's income decline significantly. Our three sources of revenue: Hall lets, Investment Income, and Offerings all registered falls. However, offsetting this, our expenditure was also lower and gains on investments were substantially higher.

The new year brings with it old challenges. We must endeavour to control and reduce expenditure and increase our income to secure our future at Kelvin West.

**Financial Review**

Per the Statement of Financial Activities on page 13, the church reported an operating deficit of £163,541 for the year (2024: net operating deficit of £146,141) and a net gain on investments of £74,700 (2024: £26,520). At the Balance Sheet date, the church had total reserves of £1,211,407 (2024: £1,300,248) of which £361,000 (30%) represents the book value of the church manse (2024: £370,500) and £30,985 (2.6%) within Restricted Funds (2024: £51,236). The donated income, primarily giving from the congregation (£80,282) decreased by £13,329 compared to £93,611 in 2024. In addition, income from Hall lets decreased from £85,366 in 2024 to £68,524 in 2025.

Investment income has decreased to £18,457 compared to £27,985 in 2024.

Total expenditure has decreased from £377,468 to £355,549 in the year.

**Investment Policy and Performance**

At the start of 2025, the church had investments of £493,305 (2024: £536,672) held by local stockbrokers, Rathbones, operated on a discretionary basis informed by an ethical investment policy agreed by the Kirk Session. The operating benchmark is to hold the portfolio in an approximate split of 60% equities and 40% fixed interest.

At the year end, after taking account of movements during the year including amounts withdrawn to the Church's bank accounts, the Church's investments were £428,498 and are retained by the Stockbrokers to be managed under the policy described above.

In addition, there was £316,395 held in Church of Scotland growth funds which generate income for the Church on an annual basis (2024: £293,477), and £23,597 held with Stocktrade (2024: £15,037).

**Reserves Policy**

It is the Trustees normal policy to hold reserves of approximately one year's expenditure including Designated Funds. At the year end, the church held Unrestricted Funds (including Designated Funds) of £1,149,950 (2024: £1,220,595) which included property with a net book value of £361,000 (2024: £370,500) and funds within the Fabric Fund of £101,293 (2024: £149,409).

The principal remaining balance of £683,353 (2024: £696,473) in the church's General Reserve Fund represents more than one year's expenditure. The church also held £30,985 (2024: £51,236) of Restricted funds which have been provided for the purposes specified in Note 16 and Endowment Funds of £30,472 (2024: £28,417).

**Risk Management**

The policies in place to manage the risks faced by the church are reviewed annually. Steps are taken to ensure the management of these risks is strengthened where necessary.

**Structure, Governance and Management**

The congregation is a registered Scottish Charity, Number SC000289, and is administered in accordance with the terms of the Unitary Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

**Organisational Structure**

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 plus the Transition Minister, who is appointed by the Faith Action Programme Leadership Team with the concurrence of the congregation and introduced by Presbytery and Rev Gordon Kirkwood. The Kirk Session, moderated by the Transition Minister, meets six times a year and as required and is responsible for the spiritual and secular affairs of the church. Certain responsibilities are delegated to the various Session Committees who may co-opt people with the required relevant skills. The Trustees are assisted by the Session Clerk and the Treasurer.

**Key Management Remuneration**

Given their roles as described above, The Trustees, including the Transition Minister, consider themselves as the church's key management personnel, in charge of directing and controlling the church and overseeing its daily activities, with the assistance of the Session Clerk and Treasurer. Details of Trustee and Minister remuneration are outlined in Note 7 of the financial statements.

**Trustees' Responsibilities in Relation to the Financial Statements**

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 year which show a true and fair view of the state of affairs of the charity and of the income and expenditure 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 method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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,

Robin Shannan

9BFB0000-E07C-C297-F7BC-08DF1E166E47

**R Shannan, Session Clerk**

**Date:** 29/09/2026

9BFB0000-E07C-C297-F7BE-08DF1E166E47

9BFB0000-E07C-C297-F7A3-08DF1E166E47

**D Fraser, Treasurer**

**Date:** 29/09/2026

9BFB0000-E07C-C297-F7A6-08DF1E166E47

**Glasgow: Kelvin West Church of Scotland**

**Independent Examiner's Report to the Trustees of Glasgow: Kelvin West Church of Scotland**

**Year ended 31 December 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 13 to 24.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 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.




David Nicholls, FCCA
Fellow of the Association of Chartered Certified Accountants
Herbert House
24 Herbert Street
Glasgow
G20 6NB

Date: 29/09/2026

9BFB0000-E07C-C297-F7DD-08DF1E166E47

**Glasgow: Kelvin West Church of Scotland**
**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 | 79,882 | 400 | - | 80,282 | 93,611 | - | - | 93,611 |
| Charitable activities | 2 | 18,640 | - | - | 18,640 | 24,365 | - | - | 24,365 |
| Other trading activities | 3 | 68,524 | - | - | 68,524 | 85,366 | - | - | 85,366 |
| Investments | 4 | 17,490 | 343 | 624 | 18,457 | 26,208 | 1,123 | 654 | 27,985 |
| Other | 5 | 6,105 | - | - | 6,105 | - | - | - | - |
| **Total income** | | 190,641 | 743 | 624 | 192,008 | 229,550 | 1,123 | 654 | 231,327 |
| **Expenditure on:** | 6 | | | | | | | | |
| Raising funds | | 4,200 | - | - | 4,200 | 4,754 | - | - | 4,754 |
| Charitable activities | | 313,679 | 37,046 | 624 | 351,349 | 364,048 | 8,012 | 654 | 372,714 |
| Other | | - | - | - | - | - | - | - | - |
| **Total expenditure** | | 317,879 | 37,046 | 624 | 355,549 | 368,802 | 8,012 | 654 | 377,468 |
| **Net income/(expenditure) before gains and losses on investments** | | (127,238) | (36,303) | - | (163,541) | (139,252) | (6,889) | - | (146,141) |
| Net gains/(losses) on investments | 10 | 72,645 | - | 2,055 | 74,700 | 22,556 | 1,524 | 2,440 | 26,520 |
| **Net income/(expenditure)** | | (54,593) | (36,303) | 2,055 | (88,841) | (116,696) | (5,365) | 2,440 | (119,621) |
| Transfers between Funds | 16 | (16,052) | 16,052 | - | - | - | - | - | - |
| **Net movement in funds** | | (70,645) | (20,251) | 2,055 | (88,841) | (116,696) | (5,365) | 2,440 | (119,621) |
| **Reconciliation of funds:** | 16 | | | | | | | | |
| Total funds brought forward | | 1,220,595 | 51,236 | 28,417 | 1,300,248 | 1,337,291 | 56,601 | 25,977 | 1,419,869 |
| Total funds carried forward | | **1,149,950** | **30,985** | **30,472** | **1,211,407** | **1,220,595** | **51,236** | **28,417** | **1,300,248** |
| | | - | - | - | - | - | - | - | - |

**Glasgow: Kelvin West Church of Scotland**
**Balance Sheet**
**As at 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 £ |
|---|---|---|---|---|---|---|---|---|---|
| **Fixed Assets:** | | | | | | | | | |
| Tangible assets | **9** | 361,000 | - | - | 361,000 | 370,500 | - | - | 370,500 |
| Investments | **10** | 707,960 | 30,058 | 30,472 | 768,490 | 730,854 | 43,573 | 27,392 | 801,819 |
| **Total Fixed Assets** | | 1,068,960 | 30,058 | 30,472 | 1,129,490 | 1,101,354 | 43,573 | 27,392 | 1,172,319 |
| **Current Assets** | | | | | | | | | |
| Debtors | **11** | 21,518 | - | - | 21,518 | 18,423 | - | | 18,423 |
| Cash at bank and in hand | | 65,711 | 927 | - | 66,638 | 112,592 | 7,663 | 1,025 | 121,280 |
| **Total Current Assets** | | 87,229 | 927 | - | 88,156 | 131,015 | 7,663 | 1,025 | 139,703 |
| **Liabilities** | | | | | | | | | |
| Creditors falling due within one year | **12** | (6,239) | - | - | (6,239) | (11,774) | - | - | (11,774) |
| **Net Current Assets** | | 80,990 | 927 | - | 81,917 | 119,241 | 7,663 | 1,025 | 127,929 |
| Creditors falling due after more than one year | | | | | - | | | | - |
| **Net Assets** | | 1,149,950 | 30,985 | 30,472 | 1,211,407 | 1,220,595 | 51,236 | 28,417 | 1,300,248 |
| **The funds of the charity:** | | | | | | | | | |
| Endowment funds | **16** | - | - | 30,472 | 30,472 | - | - | 28,417 | 28,417 |
| Restricted income funds | | - | 30,985 | - | 30,985 | - | 51,236 | - | 51,236 |
| Unrestricted income funds | | 1,149,950 | - | - | 1,149,950 | 1,220,595 | - | - | 1,220,595 |
| **Total charity funds** | **16** | 1,149,950 | 30,985 | 30,472 | 1,211,407 | 1,220,595 | 51,236 | 28,417 | 1,300,248 |
| | | - | - | - | - | - | - | - | - |

The notes on pages 15 to 23 form part of these financial statements.
The accounts were approved by the Trustees on 6th September 2026 and signed on their behalf by:

9BFB0000-E07C-C297-F7AD-08DF1E166E47
**D Fraser, Treasurer**

**Date:** 29/09/2026
9BFB0000-E07C-C297-F7B2-08DF1E166E47

Robin Shannan
9BFB0000-E07C-C297-F7C1-08DF1E166E47
**R Shannan, Session Clerk**

**Date:** 29/09/2026
9BFB0000-E07C-C297-F7C4-08DF1E166E47

**Glasgow: Kelvin West Church of Scotland**
**Accounting Policies**
**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 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).

The charity constitutes a public benefit entity as defined by FRS 102.
Assets and liabilities are initially recognised at historic cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**Going concern**
The Trustees consider that there are no material uncertainties about the ability of the charity to continue for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

**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.

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.

**Recognition of income**
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.

**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.

**Recognition and allocation of expenditure**
Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

**Fixed Assets**
In addition to the church building, the charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the 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 expenditure in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £10,000 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:

| | |
|---|---|
| Property | 2% |

**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**
Kelvin West Church of Scotland 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 not registered for VAT and expenditure therefore include irrecoverable input VAT.

**Cash and cash equivalents**
Cash and cash equivalents include cash in hand and deposits held at the Bank of Scotland and the Royal of Scotland and with the Church of Scotland Investors Trust.

**Debtors**
Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

**Creditors**
Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

**Glasgow: Kelvin West Church of Scotland**
**Notes to the financial statements**
**Year ended 31 December 2025**

| | Unre-stricted Funds 2025 £ | Re-stricted Funds 2025 £ | Endow-ment Funds 2025 £ | Total 2025 £ | Unre-stricted Funds 2024 £ | Re-stricted Funds 2024 £ | Endow-ment Funds 2024 £ | Total 2024 £ |
|---|---|---|---|---|---|---|---|---|
| **1. Donations and Legacies** | | | | | | | | |
| Offerings | 55,186 | - | - | 55,186 | 70,074 | - | - | 70,074 |
| Tax recovered on Gift Aid | 11,464 | - | - | 11,464 | 16,315 | - | - | 16,315 |
| Donations | 12,927 | 400 | - | 13,327 | 5,241 | - | - | 5,241 |
| Other | 305 | - | - | 305 | 1,981 | - | - | 1,981 |
| | 79,882 | 400 | - | 80,282 | 93,611 | - | - | 93,611 |
| **2. Income from charitable activities** | | | | | | | | |
| Crypt Café | 16,983 | - | - | 16,983 | 21,064 | - | - | 21,064 |
| Weddings and Funerals | 100 | - | - | 100 | 400 | - | - | 400 |
| Other | 1,557 | - | - | 1,557 | 2,901 | - | - | 2,901 |
| | 18,640 | - | - | 18,640 | 24,365 | - | - | 24,365 |
| **3. Income from other trading activities** | | | | | | | | |
| Rent Received from Property: | | | | | | | | |
| Hall Lets | 68,524 | - | - | 68,524 | 85,366 | - | - | 85,366 |
| | 68,524 | - | - | 68,524 | 85,366 | - | - | 85,366 |
| **4. Investment Income** | | | | | | | | |
| Dividends received | 10,963 | 343 | 624 | 11,930 | 18,261 | 820 | 654 | 19,735 |
| Bank interest | 6,527 | - | - | 6,527 | 7,947 | 303 | - | 8,250 |
| | 17,490 | 343 | 624 | 18,457 | 26,208 | 1,123 | 654 | 27,985 |
| **5. Other Income** | | | | | | | | |
| Insurance claim | 6,105 | - | - | 6,105 | - | - | - | - |
| | 6,105 | - | - | 6,105 | - | - | - | - |

| | Unre-stricted Funds 2025 £ | Re-stricted Funds 2025 £ | Endow-ment Funds 2025 £ | Total 2025 £ | Unre-stricted Funds 2024 £ | Re-stricted Funds 2024 £ | Endow-ment Funds 2024 £ | Total 2024 £ |
|---|---|---|---|---|---|---|---|---|
| **6. Analysis of Expenditure** | | | | | | | | |
| Raising Funds | | | | | | | | |
| Investment Manager's Fees | 4,200 | - | - | 4,200 | 4,754 | - | - | 4,754 |
| Offering Envelopes | - | - | - | - | - | - | - | - |
| | 4,200 | - | - | 4,200 | 4,754 | - | - | 4,754 |
| Charitable Activities | | | | | | | | |
| Giving to Grow Contribution | 80,142 | - | - | 80,142 | 82,716 | - | - | 82,716 |
| Presbytery Dues | 4,777 | - | - | 4,777 | 8,318 | - | - | 8,318 |
| Minister's Expenses | 4,073 | - | - | 4,073 | 3,455 | - | - | 3,455 |
| Pulpit Supply | 100 | - | - | 100 | 200 | - | - | 200 |
| Council Tax | 7,584 | - | - | 7,584 | 7,603 | - | - | 7,603 |
| Other salary costs | 28,681 | 33,777 | - | 62,458 | 71,764 | 2,241 | - | 74,005 |
| Fabric Repairs & Maintenance | 72,000 | - | - | 72,000 | 37,359 | - | - | 37,359 |
| Other Building Costs | 67,268 | - | - | 67,268 | 78,617 | - | - | 78,617 |
| Organ & Music | 6,319 | - | - | 6,319 | 9,427 | - | - | 9,427 |
| Church Office Expenses | 3,298 | 150 | - | 3,448 | 7,641 | - | - | 7,641 |
| Crypt Café Costs | 22,644 | - | - | 22,644 | 28,674 | - | - | 28,674 |
| Organisation Activities | 1,846 | - | - | 1,846 | 3,595 | - | - | 3,595 |
| Community of Mission | - | 535 | - | 535 | - | 985 | - | 985 |
| Donations to other charities | 230 | 579 | - | 809 | 773 | 4,300 | - | 5,073 |
| Flowers | - | 160 | - | 160 | - | 215 | - | 215 |
| Other Expenses | 2,817 | 1,845 | 624 | 5,286 | 9,606 | 271 | 654 | 10,531 |
| Independent Examiner Fee | 2,400 | - | - | 2,400 | 4,800 | - | - | 4,800 |
| Deprecation | 9,500 | - | - | 9,500 | 9,500 | - | - | 9,500 |
| | 313,679 | 37,046 | 624 | 351,349 | 364,048 | 8,012 | 654 | 372,714 |
| **Total** | 317,879 | 37,046 | 624 | 355,549 | 368,802 | 8,012 | 654 | 377,468 |

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.

| **7. Staff costs and numbers** | **2025** **£** | **2024** **£** |
|---|---|---|
| Salaries and wages | 78,079 | 90,866 |
| Pension scheme costs | 1,865 | 1,551 |
| Total | 79,944 | 92,417 |

The average number of employees during the year was as follows:

| | **2025** **Number** | **2024** **Number** |
|---|---|---|
| Ministerial support | - | - |
| Administration | 2 | 3 |
| Music staff | 1 | 1 |
| Outreach Worker | 1 | 1 |
| Crypt lunches | 2 | 2 |
| | 6 | 7 |

No employee had employee benefits in excess of £60,000 (2023: 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**

Other than those below, no Trustee or person related to a Trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year, a total of £25,692 (2024: £31,728) was donated to the congregation by the Trustees.

Rebecca Gebauer, Trustee, received remuneration of £10,017 (2024: £15,276) for her services as Church Officer.

**Trustees' expenses**

Council Tax on two manses, lived in by Rev Richard Baxter and Rev Gordon Kirkwood, is paid for by the charity. A total of £7,583 was paid in council tax through 2025 (2024: £7,603). In addition, minister expenses of £4,073 were paid in the year (2024: £3,455).

## 9. Tangible Fixed Assets

| | 2025 Buildings | 2025 Office Equipment | 2025 Total | 2024 Buildings | 2024 Office Equipment | 2024 Total |
|---|---|---|---|---|---|---|
| **Cost** | | | | | | |
| At 1 January | 502,311 | - | 502,311 | 502,311 | - | 502,311 |
| Additions | - | - | - | - | - | - |
| Disposals | - | - | - | - | - | - |
| At 31 December | 502,311 | - | 502,311 | 502,311 | - | 502,311 |
| **Accumulated Depreciation** | | | | | | |
| At 1 January | 131,811 | - | 131,811 | 122,311 | - | 122,311 |
| Charge for year | 9,500 | - | 9,500 | 9,500 | - | 9,500 |
| Eliminated on Disposals | - | - | - | - | - | - |
| At 31 December | 141,311 | - | 141,311 | 131,811 | - | 131,811 |
| **Net Book Value** | | | | | | |
| **At 31 December** | **361,000** | **-** | **361,000** | **370,500** | **-** | **370,500** |

The church buildings at 76 University Avenue are locally owned. The congregation also owns manses at 31 Hughenden Gardens and 94 Hyndland Road.

## 10. Investments

| | 2025 £ | 2024 £ |
|---|---|---|
| Market value at 1 January | 801,819 | 863,870 |
| Additions at cost | 45,016 | 4,757 |
| Disposals | (153,045) | (93,328) |
| Net gains / (losses) on investments | 74,700 | 26,520 |
| Market value at 31 December | 768,490 | 801,819 |

The investments are carried at their fair value.

| The following investments are held: | £ | £ |
|---|---|---|
| Church of Scotland Investors Trust Growth Units | 316,395 | 293,477 |
| Portfolio managed by Rathbones | 428,498 | 493,305 |
| Other investments/ shareholdings etc | 23,597 | 15,037 |
| | 768,490 | 801,819 |

**11. Debtors**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Gift Aid Tax Refund Due | 11,800 | 13,000 |
| Trade Debtors | 3,803 | - |
| Prepayments | 4,644 | 3,861 |
| Other | 1,271 | 1,562 |
| | 21,518 | 18,423 |

**12. Creditors**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Accruals | 2,400 | 4,800 |
| Other | 3,839 | 6,974 |
| | 6,239 | 11,774 |

**13. Collections and fundraising for Third Parties**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Crossreach | | 2,000 |
| Refuweegee | | 2,000 |
| Embrace the Change | | 2,000 |
| Lodging House Mission | 2,152 | 150 |
| Christian Aid | | 704 |
| DEC ME Appeal | 2,075 | |
| Glasgow Interfaith Club | 2,075 | |
| Maggie's | 1,180 | - |
| Palestine Centre | 399 | - |
| Poppy Scotland | 628 | 711 |
| Alzheimer Scotland | | 95 |
| Linda Norgrove Foundation | | 1,786 |
| | 8,509 | 9,446 |

**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.

**15. Analysis of Net Assets Among Funds**

| **Current financial year** | General | Designated | Restricted | Endowment | Total |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Fixed Assets | - | 361,000 | - | - | 361,000 |
| Investments | 605,557 | 102,403 | 30,058 | 30,472 | 768,490 |
| Current Assets | 84,035 | 3,194 | 927 | - | 88,156 |
| Current Liabilities | (6,239) | - | - | - | (6,239) |
| **Net assets at 31 Dec 2025** | 683,353 | 466,597 | 30,985 | 30,472 | 1,211,407 |

| **Comparative financial year** | General | Designated | Restricted | Endowment | Total |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Fixed Assets | - | 370,500 | - | - | 370,500 |
| Investments | 581,445 | 149,409 | 43,573 | 27,392 | 801,819 |
| Current Assets | 125,802 | 5,213 | 7,663 | 1,025 | 139,703 |
| Current Liabilities | (11,774) | | - | - | (11,774) |
| **Net assets at 31 Dec 2024** | 695,473 | 525,122 | 51,236 | 28,417 | 1,300,248 |

**16. Movements in Funds**

| 2025 - current year | At 1 Jan. £ | Income £ | Expenditure £ | Transfers £ | Net gains /(losses) on investments £ | At 31 Dec. £ |
|---|---|---|---|---|---|---|
| **Endowment funds** | | | | | | |
| Laing Memorial | 11,328 | 239 | (239) | - | 850 | 12,178 |
| Hall Fund | 11,264 | 238 | (238) | - | 845 | 12,109 |
| Moyes Memorial | 3,200 | 68 | (68) | - | 240 | 3,440 |
| G Cunningham | 320 | 7 | (7) | - | 24 | 344 |
| Miss Wilson | 1,280 | 27 | (27) | - | 96 | 1,376 |
| Hugh Hillard | 1,025 | 45 | (45) | - | - | 1,025 |
| | 28,417 | 624 | (624) | - | 2,055 | 30,472 |
| **Restricted funds** | | | | | - | |
| Community of Mission Fund | 13,348 | 400 | (535) | - | - | 13,213 |
| Session Benevolent Fund | 9,041 | - | (230) | - | - | 8,811 |
| Outreach Fund | 19,751 | 284 | (36,087) | 16,052 | - | - |
| Flower Fund | 5,593 | 53 | - | - | - | 5,646 |
| Fabric Fund | 3,503 | 6 | (194) | - | - | 3,315 |
| | 51,236 | 743 | (37,046) | 16,052 | - | 30,985 |
| **Unrestricted funds** | | | | | | |
| Designated Property Fund | 370,500 | - | (9,500) | - | - | 361,000 |
| Designated Fabric Fund | 149,409 | 6,105 | (54,221) | - | - | 101,293 |
| Designated Session Fund | 1,783 | 19,915 | (25,376) | 3,899 | - | 221 |
| Designated Choral Scholars Fund | 2,430 | 7,138 | (5,485) | - | - | 4,083 |
| General Fund | 696,473 | 157,483 | (223,297) | (19,951) | 72,645 | 683,353 |
| | 1,220,595 | 190,641 | (317,879) | (16,052) | 72,645 | 1,149,950 |
| **Total funds 2025** | **1,300,248** | **192,008** | **(355,549)** | **-** | **74,700** | **1,211,407** |

**Restricted funds**

The Community of Mission Fund has remit "to be used for Mission and Projects of the Church".

The Session Benevolent Fund has remit "to be used at the discretion of the Minister (or its Office Bearers) for charitable activities within the parish and congregation. This includes the Needy Women's Fund.

The Outreach Fund has remit "to be used for the benefit of young people".

The Flower Fund has remit "to be used for the Floral and Foliage enhancement of the Church and its premises".

The Fabric fund should be used for the maintenance of church property.

**Unrestricted & designated funds**

The General Fund represents the reserves of the church which the Trustees are free to direct in the furtherance of the church's objectives without further restriction. In addition it has been agreed that £160k held in the general fund will be used to cover the costs of an outreach worker for 3 years.

The Property Fund holds the value of the church manse.

The Fabric Fund has remit "to be used to maintain the fabric of the church's property".

The Session Funds are a group of bank accounts held by the Crypt Cafe and the congregational Life Group.

The Choral Scholars Fund represents donations received to meet the costs of employing four choral scholars.

**16. Movements in Funds (continued)**

| 2024 - comparative year | At 1 Jan. £ | Income £ | Expenditure £ | Transfers £ | Investment gain/(loss) £ | At 31 Dec. £ |
|---|---|---|---|---|---|---|
| **Endowment funds** | | | | | | |
| Laing Memorial | 10,320 | 239 | (239) | - | 1,008 | 11,328 |
| Hall Fund | 10,260 | 237 | (237) | - | 1,004 | 11,264 |
| Moyes Memorial | 2,915 | 90 | (90) | - | 285 | 3,200 |
| G Cunningham | 292 | 7 | (7) | - | 28 | 320 |
| Miss Wilson | 1,165 | 27 | (27) | - | 115 | 1,280 |
| Hugh Hillard | 1,025 | 54 | (54) | - | - | 1,025 |
| | 25,977 | 654 | (654) | - | 2,440 | 28,417 |
| **Restricted funds** | | | | | | |
| Community of Mission Fund | 13,841 | 379 | (985) | - | 113 | 13,348 |
| Session Benevolent Fund | 10,059 | 198 | (1,300) | - | 84 | 9,041 |
| Outreach Fund | 23,788 | 383 | (5,512) | - | 1,092 | 19,751 |
| Flower Fund | 5,659 | 115 | (215) | - | 34 | 5,593 |
| Fabric Fund | 3,254 | 48 | - | - | 201 | 3,503 |
| | 56,601 | 1,123 | (8,012) | - | 1,524 | 51,236 |
| **Unrestricted funds** | | | | | | |
| Designated Property Fund | 380,000 | - | (9,500) | - | - | 370,500 |
| Designated Fabric Fund | 145,573 | 2,953 | - | - | 883 | 149,409 |
| Designated Session Fund | 1,549 | 23,331 | (31,097) | 8,000 | - | 1,783 |
| Designated Choral Scholars Fund | 3,342 | 4,068 | (4,980) | - | - | 2,430 |
| General Fund | 806,827 | 199,198 | (323,225) | (8,000) | 21,673 | 696,473 |
| | 1,337,291 | 229,550 | (368,802) | - | 22,556 | 1,220,595 |
| **Total funds 2024** | **1,419,869** | **231,327** | **(377,468)** | **-** | **26,520** | **1,300,248** |

**APPENDIX 2**

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

| **CAPITAL ACCOUNT** | **2025**<br>**£** | **2024**<br>**£** |
|---|---|---|
| Credit Balances held at 31 December at cost | **330,325** | **101,804** |
| Market Value of Balances at 31 December | **332,695** | **103,534** |
| **REVENUE ACCOUNT** | | |
| Credit Balance at 31 December | **19,844** | **8,065** |
| **TEMPORARY ACCOUNT** | | |
| Credit Balance at 31 December | **-** | **253,912** |

Included in the temporary account balance at 31 December 2024 are net proceeds from the sale of the Kelvinbridge Parish Church building of £346,025 less outstanding liabilities on the previously sold Lansdowne Church building of £92,113.