EDINBURGH: ST ANDREW'S CLERMISTON CHURCH OF SCOTLAND

CONGREGATIONAL ACCOUNTS (RECEIPTS AND PAYMENTS ACCOUNTS) FOR YEAR ENDING 31 DECEMBER 2025

Congregation No: 010085

Charity No: SC 002748

Reference and Administrative Information

Charity Name:	Edinburgh: St Andrew's Clermiston Church of Scotland
Charity Registration Number:	SC002748
Congregation Reference No:	010085
Contact Address:	Edinburgh St Andrew's Clermiston 17 Clermiston View EDINBURGH EH4 7BU
Registered Office Address:	7 Clermiston Hill EDINBURGH EH4 7DH

Trustees

Members of the Kirk Session who have served during the financial year up to the date of signing the accounts are as follows.

Interim Moderators	Rev Andrea Price – Appointment **ended** 21st June 2026 Rev Kristina Herbold Ross – Appointment **commenced** 22nd June 2026	
Elders		
Cathy Henry	Reg Kingman	Moira Robertson
June Herschell	John Philp	Sandra Steedman
New Elders	**From 2nd November 2025**	
Mr Brian Endicott	Mr Bruce Sherry	Irene Shaw
Mrs Anne Sherry	Jenifer Mouat	
Assessor Elder	**From 1st May 2025**	
Michael Cockburn		

Principal Office-bearers

Interim Moderator	Rev Kristina Herbold Ross
Session Clerk:	Mrs Cathy Henry (Mrs Moira Robertson – resigned as Session Clerk 9th April 2026)

Reference and Administrative Information (Contd)

Church Treasurer:	Mr Brian Endicott
Independent Examiner	Suzanne Graham FCCA, Hollis Accounting Ltd, 3 Melville Crescent, Edinburgh, EH3 7HW.
Bankers	Bank of Scotland, Gyle Shopping Centre, 42 Gyle Avenue, Edinburgh, EH12 9JT

Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity's trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The members of the congregation are also invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to attend and contribute to the Kirk Session.

Organisational Structure

The Kirk Session is chaired by the Interim Moderator, whilst the charge remains in vacancy, and is scheduled to meet six times in a year. The Kirk Session oversees both civil and ecclesiastical issues and these include everything from property to pastoral care and from finance to vision for the future.

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.

In the period of this report, St Andrew's Clermiston did not have a minister in post. The congregation has been supported for various services by Rev Price (Interim Moderator) who preached on a regular basis. Where a Minister of The Word & Sacrament was not available, members of the congregation created and delivered the services.

Worship of God is offered on each Sunday at 10:30 am in Edinburgh St Andrew's Clermiston. There was no formal "Sunday School" for children during the year although trained staff and resources were available every Sunday should young people attend. St Andrew's offers an opportunity for the Community to remember those killed and injured through conflict at its annual Remembrance Service. To mark St Andrew's Day, the church holds a "Toy Service" whereby members of the congregation can donate toys to benefit those experiencing hardship

Objectives and Activities (contd.)

and thus, ensure children do not go without at Christmas. This is done working in conjunction with The Salvation Army in Edinburgh. Traditional Christmas events (e.g. Community Carol Service and a service to herald Christmas Day) were conducted and proved to be very popular with our community. All services are open to all members of the public.

St Andrew's continues to be a part of the ecumenical Corstorphine Churches Together, taking an active part in planning and participation in ecumenical joint public Services of Worship throughout the year. St Kentigern's Roman Catholic Church and St Andrew's Church have signed an agreement to work and worship and share further together. It is called the David Gemmell Ecumenical Initiative. This Initiative also allows both churches to reach into the Community and beyond with love and concern.

The Halls of St Andrew's continue to be available for regular church events and community use. The Halls are also available for hire by outside groups or individuals. The income from these uses, however, was significantly reduced during the year because of maintenance issues: these were resolved late in the year and St Andrew's hopes to see a return of users in 2025 (i.e. Pilates Classes, Badminton Club, Guides and Scouts Organisations, and Dance Groups).

St Andrew's arranges for people to participate in charity concerns, including Scottish Leprosy Mission. St Andrew's also supports the Edinburgh North-West Food Bank (see below).

Achievements and Performance

St Andrew's has worked to support the Edinburgh North-West Food Bank. Members of the congregation give generously throughout the year food and other items. St Andrew's also makes its premises available to the Foodbank Project so it can act as a distribution point. This helps a number of families and individuals in our community who would otherwise have further to travel to access this vital support.

Financial Review

The recent financial years were characterised by efforts to recover from the financial impacts arising from COVID-19 (Coronavirus) restrictions. Some continued progress on this front was made in 2025, but problems with the heating system and maintenance issues with its main hall has meant that a return to previous levels of income has not been achieved. As a measure of the impact of these difficulties our hall letting income in 2025 was £6,368 or c.10% down on the previous year.

Our income from offerings (donations) has been affected by a number of changes to the congregational roll (members who have passed away or moved into care homes or moved to other parishes) and a reduction in those regularly attending. Despite this, donations in 2025 have held up in comparison to 2024 (£26,177 versus £25,685)

Expenditure on property repairs and maintenance was modest. The Trustees continue to be conscious of the need to prioritise maintenance tasks in order to avoid emergencies developing that will have an adverse effect on the Church's limited reserves.

Reserves Policy and "Going Concern" position

It is the Trustees' **desired** policy to hold reserves of approximately six-month expenditure funds circa £25,000. At 31 December 2025 reserves amounted to £21,684. Those adverse operating conditions mentioned elsewhere, meant that St Andrew's had to use its reserves to maintain activities, in addition to saving costs such as staff costs.

Despite the lack of locally held reserves St. Andrew's had at 31 December 2025, funds held by the General Trustees of the Church of Scotland amounted to £574,581. In June 2025 £54,000 was made available and used to clear all liabilities and provide working capital. Further income on these funds will augment the balance available locally sufficient to meet expenditure for the foreseeable future.

The Trustees believe, however that a revised policy will flow from the work being undertaken at the close of the year to look at the possibility of other partnerships and increases in the use of St Andrew's premises by third parties.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements that give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records that, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Signed: ....Heatherine Henry.....

Mrs Cathy Henry, Session Clerk **Date** ....25 September.... **2026**

Edinburgh St Andrew's Clermiston - SC 002748

Independent Examiner's Report to the Trustees of Edinburgh St Andrew's Clermiston Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 11.

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.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Suzanne Graham **Date** 28 Sept 2026

Name: Suzanne Graham FCCA
Address: Hollis Accounting Ltd, 3 Melville Crescent, EDINBURGH, EH3 7HW

Edinburgh St Andrew's Clermiston
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£
Donations	3	26177	0	26177	25,685
Activities for Generating Funds		1329	0	1329	1,201
Bank & Deposit interest		2	0	2	19
		27,508	**0**	**27508**	**26,905**
Rental of premises		6,368	0	6,368	**7,074**
Sale of investments		0	0	0	**12,040**
Grants		1,850	0	1,850	**0**
Receipts from General Trustees		27,443	0	27,443	**0**
Other Receipts	4	350	0	350	**676**
Total Receipts		**63,519**	**0**	**63,519**	**46,695**
Payments	5				
Costs of generating funds		160	0	160	79
Charitable activities		46,655	0	46,655	54,924
Governance costs		792	0	792	792
Total Payments		**47,607**	**0**	**47,607**	**55,795**
Excess of Receipts over Payments for the year before transfers		**15,912**	**0**	**15,912**	**(9,100)**
Transfers		**1,683**	**(1,683)**	**0**	**0**
Excess of Receipts over Payments for the year		**17,595**	**(1,683)**	**15,912**	**(9,100)**

Edinburgh St Andrew's Clermiston
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward		4,089	1,683	5,772	14,872
Movement in year:					
Excess of Receipts over Payments for the year		17,595	(1,683)	15,912	(9,100)
Bank & deposit balances carried forward		**21,684**	**0**	**21,684**	**5,772**
Assets					
Gift Aid Receivable		3,200	0	3,200	4,100
Due From General Trustees		4,927	0	4,927	0
Cash received 2025 / banked 2026		457		457	314
		8,584	0	8,584	4,414
Liabilities					
Locum Services		0	0	0	17,922
HMRC -Employer's liability		865		865	0
HMRC (£2,499) & FAST Salary (£1263) Payments made on behalf of St Andrew's – Reimbursed in 2026		3,762	0	3,762	0
Energy (Gas and Electricity)		3,652	0	3,652	0
Examination Fees		900	0	900	792
Wages due as at year end		1,159	0	1,159	1,159
Presbytery Dues		650	0	650	0
		10,988	**0**	**10,988**	**19,873**

The accounts were approved by the Kirk Session on 24th April 2026

For and on behalf of the Kirk Session.

Catherine Henry 25 September 2026 — **Mrs Cathy Henry, Session Clerk**

25th September 2026 — **Brian Endicott, Treasurer**

Edinburgh St Andrew's Clermiston

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

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

2 Movements in Funds

	At 1 Jan. 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	4,089	63,519	(47,607)	1,683	21,684
	4,089	**63,519**	**(47,607)**	**1,683**	**21,684**
Restricted funds					
Clermiston Churches Fund	473	0	0	(473)	0
Modernisation of Toilets Fund	700	0	0	(700)	0
"Breathing Space" Services Fund	253	0	0	(253)	0
Leprosy Fund	257	0	0	(257)	0
					0
	1,683	**0**	**0**	**(1,683)**	0
Total funds	**5,772**	**63,519**	**(47,607)**	**0**	**21,684**

Restricted Funds

The funds have been used in full out of general expenditure over past years and trustees agree that separate disclosure is no longer necessary.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
WFO Scheme (non-Gift Aid)	4,918	0	4,918	2,833
Gift Aid Donations	12,815	0	12,815	16,399
Tax Recovered on Gift Aid Donations	3,948	0	3,948	4,134
Ordinary Offerings (Open Plate)	2,742	0	2,742	2,004
Other Offerings, Donations etc	1,754	0	1,754	315
	26,177	**0**	**26,177**	**25,685**
4. Analysis of Other Income				
Weddings & Funeral Services	350	0	350	200
Other Donations	0	0	0	300
Other income - Misc	0	0	0	176
	350	**0**	**350**	**676**

Edinburgh St Andrew's Clermiston
Notes to the Account

5. Analysis of Payments	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds				
Expenses for Church Events	160	0	160	79
	160	**0**	**160**	**79**
Charitable activities				
Giving to Grow Allocation (Note 6)	816	0	816	9,812
Presbytery dues	0	0	0	810
Minister's expenses	78	0	78	240
Pulpit supply	100	0	100	0
Other staffing costs	19,524		19,524	24,740
Fabric repairs & maintenance	4,526	0	4,526	961
Council Tax	0	0	0	5,287
Heat and light	17,150	0	17,150	7,873
Insurance	2,216	0	2,216	2,694
Church office expenses	1,138	0	1,138	1,296
Printing, stationery, and postage	902	0	902	1,211
Other Expenses	205	0	205	0
	46,655	**0**	**46,655**	**54,924**
Governance costs				
Independent examiner's fees	**792**	**0**	**792**	**792**

6. Giving to Grow allocation	Total 2025 £	Total 2024 £
Total allocation	20,648	21,412
Less – Vacancy allowance	0	-11,600
Less – Paid out of Consolidated Fabric Fund	-19,832	0
Paid From General Funds	**816**	**9812**

7. Ministers Stipend

All Church of Scotland congregations contribute to the National Stipend Fund that 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.

APPENDIX

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

CAPITAL ACCOUNT	2025 £	2024 £
Credit Balances held at 31 December at cost	**512,828**	**512,828**
Market Value of Balances at 31 December	**550,009**	**545,091**

Note: The Manse, owned by St Andrew's Clermiston, was sold in November 2024. The proceeds, after legal & professional fees, are held by the Church of Scotland's General Trustees on St Andrew's behalf in the "56 Cons. Fab. Fund-Capital (II)' account.

REVENUE ACCOUNT		
Credit Balance at 31 December	**24,572**	**66,624**

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