Scottish Charity No: SC012625
HM Revenue and Customs Reference: CR35019

St Bride's Episcopal Church

Kelvinside, Glasgow

Annual Report and Accounts

for the year ended

30 June 2026

St Bride's Episcopal Church, Kelvinside, Glasgow

Reference and Administrative Information

Charity Name and Address	St Bride's Episcopal Church 69 Hyndland Road Glasgow G12 9UX
Scottish Charity Number	SC012625
HM Revenue and Customs Reference	CR35019
Charity Trustees	***Members of the Vestry*** *(Meetings attended: actual/possible)*

The Revd Peter Bradley (8/8)	*Priest-in-Charge*
Anne Blackwood (4/9)	*People's Warden*
Andrew Lockyer (5/9)	*Rector's Warden*
Carol Lovett (9/9)	*Lay Representative*
Dr John Davies (7/9)	*Alternative Lay Representative and Elected Member September 2025*
Jonathan Lord (8/9)	*Secretary*
Paul Carberry (9/9)	*Treasurer*
Anne Clackson (9/9)	*Elected October 2022*
Viv Miller (6/8)	*Elected October 2023*
Professor Elizabeth Moignard (8/8)	*Elected October 2023*
Moira Simpson (7/8)	*Elected September 2025*
Alex Steele (8/8)	*Elected October 2022*

Priest-in-Charge	The Revd Peter Bradley
Eucharistic Assistant	Dr John Davies
Pastoral Assistant	Dr John Davies
Worship Leader	Dr John Davies
Director of Music	Alan Tavener BEM
Sacristan and Head Server	Dr John Davies
Bankers	Virgin Money 2-4 Royal Exchange Square Glasgow G1 3AB
Independent Examiner	Karen McMillan Hardie McMillan Chartered Certified Accountants 14 Muirend Road Cardross G82 5LG

Report of the Vestry (Trustees' Report)
Year ended 30 June 2026

As the Charity Trustees of St Bride's Church, the Vestry presents its report and accounts for the year ended 30 June 2026.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church is an unincorporated association, governed by Constitution which was fully revised in December 2012. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the Church. The Church is a member congregation of the Diocese of Glasgow and Galloway in the Scottish Episcopal Church. The Bishop of Glasgow and Galloway has pastoral oversight of all congregations within the diocese, and all congregations are subject to Canon Law of the Scottish Episcopal Church. The members of the Vestry normally hold office for three years and are elected at the Annual Congregational Meeting. The Lay Representative, who represents the Church at Diocesan Synod, the Alternative Lay Representative and the People's Warden are elected by the lay members of the congregation at the Annual Congregational Meeting. The Rector's Warden is appointed annually by the Priest-in-Charge. The Vestry Secretary and Treasurer are appointed annually by the Vestry. The Priest-in-Charge is appointed by the Bishop of the Diocese in consultation with the Vestry.

Day to day management is delegated to the Priest-in-Charge, with the Vestry authorising policy relating to temporal affairs. The Priest-in-Charge is responsible for the spiritual affairs of the Church.

All new Vestry members are directed to the Vestry Resources website run by the Scottish Episcopal Church and are provided with a copy of *Guidance for Charity Trustees* issued by the Office of the Scottish Charity Regulator when appointed.

The Vestry reviews on a regular basis the major risks to which the Church is exposed, and systems and procedures have been established to manage those risks.

OBJECTIVES AND ACTIVITIES

The objectives of the Vestry are to advance the mission of the Christian Church through worship, service and fellowship. These objectives are carried out through mission and pastoral activities. The principal activities of the Church are public worship and the spiritual development of its members.

In carrying out its objectives the Vestry depends upon the contribution, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on sub-committees and through group activities, the maintenance of premises and fabric, and a variety of pastoral and social activities. These contributions are all highly valued and all members of the congregation are encouraged to participate in them, as many do.

ACHIEVEMENTS AND PERFORMANCE

During the year under review, the Vestry held seven full meetings and two special meetings.

The second full year of Fr Peter Bradley's ministry as Priest-in-Charge saw continued development of the positive team spirit which had been fostered in recent years. The priorities for the Vestry were the improvement of the financial situation and forthcoming major property repairs. It was most encouraging to note that a significant number of new members joined the congregation during the year. Regular donors have been kept informed of the financial situation by letters from the Treasurer.

An application was made to the Diocese of Glasgow and Galloway for a further Ministry Support Grant. The Priest-in-Charge and the Treasurer made a presentation in person to the Diocesan Council, following which St Bride's was offered a tapering grant which would diminish each year until 2030. The Bishop and other representatives of the Diocese attended a special meeting of the Vestry at which the future development of the Charge was discussed in detail. As a consequence, the Vestry has undertaken to participate in the *Natural Church Development* scheme, which has proved successful elsewhere, although this is the first time it has been used in the Diocese of Glasgow and Galloway. The Canon Missioner has supported the initiative, arranging for a questionnaire to be completed by members of the congregation, and the Vestry is considering ways in which its findings may be put into effect. In

particular, more use will be made of small groups to cater for various interests among members of the congregation. The Vestry is grateful to those members who devised and presented the successful application to the Diocese.

Although the Diocesan mission grant to cover the cost of producing weekly service booklets for the Sunday Eucharist had been fully spent during the year, the Vestry agreed to continue with the booklets. It was also agreed to dispense with the hymn boards. A grant of £500 was received from the Diocese to cover improvements to the children's area at the south-west corner of the Church.

Much of the work of the Property Committee during the year related to the necessary major repairs following damage to the west and south walls caused by storms in December 2024 and January 2025. These repairs are being considered in conjunction with the Net Zero project under the title of South Wall and Net Zero (SWANZ). The Vestry appointed Glasgow Building Preservation Trust to develop the building project. The GBPT will recruit a team of professionals - architects, structural engineers, quantity surveyors, etc - to prepare a comprehensive design brief, to run a tendering process, and to raise the funds for the planning stage. The GBPT will lead on fundraising for the second, building, stage of the project. The GBPT will act as project manager throughout, and will only seek recovery of its costs if the funds have been raised to cover these. No work will be begun before funding has been secured. The Vestry is therefore not exposed to financial risk. A conditional survey was completed, and potential grants were being investigated. A tender document would be prepared prior to inviting contractors to submit quotations. A Net Zero proposal was in the course of preparation, and it was hoped that this would include the replacement of the Rectory windows.

The new flooring in the Upper Crypt was well received by members of the congregation and external users. The opportunity was taken to dispose of broken chairs and other items which were surplus to requirements.

Regular maintenance and servicing of equipment was carried out. A group of members of the congregation continued to be responsible for upkeep and maintenance of the Church garden. The Vestry decided to employ a cleaner on a part-time basis.

The processional cross was repaired, thanks to a generous donor who covered the cost.

In June, there was a break-in which resulted in damage to the door of the Sacristy. The cost of repairs was covered by insurance. The Vestry has sought advice on security from Police Scotland and is considering the installation of a CCTV system.

The pattern of worship during the year continued as before, with a regular pattern of midweek Eucharists and other services. Choral Eucharist was celebrated every Sunday except during the choir holiday periods, when there was a Sung Eucharist on Sunday mornings led by a cantor. There was a full programme of services during Advent and Christmas 2025, with a Christingle service, a community carol service and a crib service to supplement the traditional services of Lessons and Carols. Holy Week, the Triduum, Easter and other major festivals were celebrated in accordance with previous practice, and The Revd Canon Judith Maltby was the guest preacher for the Triduum and Easter services. The monthly Choral Evensong and Benediction continued except during July and August.

The online services of Evening Prayer on Sundays and Mondays continued to take place throughout the year. Compline was said online between Christmas and New Year. These services were well supported by members of the congregation, including those who were unable, for various reasons, to attend Church. A Lent group was run by the Ordinand attached to the Charge.

St Bride's Day was observed in February. The service was followed by a congregational lunch in the Upper Crypt, which proved enjoyable. A second congregational lunch was held in June. Refreshments after the Sunday Choral Eucharist remain popular, thanks to the work of the volunteers who are responsible for setting up, serving and clearing away.

The magazine, the pew sheet, the website and social media all continued to be valuable means of communication. It was decided to discontinue the X account. A WhatsApp group was established for the congregation, with several sub-groups relating to special interests. Work continued on developing the website. The magazine continued to be circulated electronically where possible. Services were publicised to the congregation by e-mail on the day before they were due to take place.

The year saw a high number of events in the Church, with monthly organ recitals and other concerts and recitals throughout the year. St Bride's took part in Doors Open Day in September 2025, with an expanded programme of events. Local community organisations continued to use St Bride's for their regular meetings for the first time, and there remained a high level of interest from other organisations to the extent that the Church is in use every evening

during the week. As well as welcoming the increased income from these bookings, the Vestry is pleased with the opportunities for outreach provided by these activities, which are raising the profile of St Bride's in the West End of Glasgow, and it acknowledges the work done by Miss Anne Blackwood in making new organisations aware of the facilities of St Bride's and arranging for them to use the building. The St Bride's Women's Group and the Knitting Group continued their activities.

Mr Alan Tavener, Director of Music, continued to direct and develop the choir during the year under review. Weekly Sunday morning rehearsals prior to the Choral Eucharist were augmented by a monthly Saturday rehearsal covering the music scheduled for the month ahead. During the year, Ruaraidh McBain, John Zhang and Gabrielle McCann were appointed Choral Scholars.

The Hill organ, the chamber organ and the Steinway grand piano were the subject of regular tuning throughout the year. Repairs were carried out to the Hill organ, with the cost being met by a generous donor. Several "Come and Sing" Evensong services took place during the year.

The Outreach wing of Cappella Nova (SC005380) arranged monthly community singing sessions in the Church from September to June inclusive, for which Alan and Rebecca Tavener donated their services for leadership as a contribution to the Church's own outreach efforts.

Members of St Bride's played an active role in the affairs of the Scottish Episcopal Church at Diocesan, Provincial and Anglican Communion level. Mrs Carol Lovett attended meetings of the North West Regional Council and continues to represent the congregation at as many Diocesan events as possible. The Priest-in-Charge is a co-opted member of the Diocesan Council. Dr John Davies remains as a member of the Liturgy Committee of the SEC, and he continues as an assistant tutor and a member of the Management Committee of the Scottish Episcopal Institute as well as its board of examiners. Dr Davies is an editorial board member of the *SEI Journal*. He is a member of the Steering Committee of the International Anglican Liturgical Consultation (IALC), the Anglican Communion's official network for liturgy, in which capacity he was delegated to address the Anglican Consultative Council (ACC-19) at Belfast, in June, on the recent work of IALC concerning renewal of the Anglican Eucharist. He is also co-editor of IALC's Seoul Statement, which will be published in 2027. Dr Davies is a member of the Doctrine Committee of the SEC. St Bride's continues its affiliation to the Scottish Guild of Servers. Mr Paul Carberry is Almoner of the Scottish Guild of Servers and is therefore a member of the National Guild Council, as is Mrs Alison Gifford.

FINANCIAL REVIEW

The results for the year show incoming resources of £122,565 (2025: £84,659) and resources expended of £127,189 (2025: £116,126). This resulted in an operating deficit of £4,625 (2024: (£31,467)). There were no realised or unrealised gains on investments in the year with the liquidation of the remainder of the portfolio in the prior year (2025: realised gains of £1,333).

Reserves as at 30 June 2026 stood at £27,262 (2025: £31,886).

The Vestry understands the implications of the Church's fragile reserves position and is actively taking steps to address these. They are happy to report an increase in both congregational giving and donations in the year.

In the light of the financial challenges facing St Bride's, the Vestry has sought, and received, assurances from the Diocese of its commitment to support the work of St Bride's as the trustees look to find a sustainable way forward. On that basis, the members of the Vestry believe it is appropriate to continue to prepare the annual accounts on a Going Concern basis.

PLANS FOR FUTURE PERIODS

The Vestry continues to keep all aspects of the life of St Bride's under review. During the forthcoming year, it will continue to address the difficult financial circumstances which we will face in the next few years, aided by the Ministry Support Grant from the Diocese. The Vestry is confident that, under the leadership of our Priest-in-Charge, these financial difficulties can be addressed and overcome, and is encouraged by the increase in congregational numbers in recent months.

The Vestry will continue to address repairs required to the Church and Rectory, and will investigate carrying out the work required on a phased basis.

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation.

The members of the Vestry are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the relevant legislation. The members of the Vestry are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

PROTECTION OF VULNERABLE GROUPS

The Vestry has continued to pay close attention to the welfare of vulnerable groups. During the year, Ms Moira Simpson served as Officer for the Protection of Vulnerable Groups. The subject is a standing agenda item at Vestry meetings.

OBITUARY

The Vestry records with sadness the deaths of Fr Ivan Draper and Bishop Gregor Duncan during the year, and wishes to express its sympathy to their families.

CONCLUSION

In conclusion, the Vestry wishes to thank all visiting clergy who ensured that the pattern of services was maintained during holiday periods, the retiring member of the Vestry; the members of sub-committees and all members of the Congregation who help in so many different ways in carrying on the work of the Church, without whom nothing would be possible. The Vestry is also grateful to the Bishop and Dean for all their help and advice. Mr Tosh Lynch, an Ordinand in training, was attached to St Bride's during the year. He attended Vestry meetings and participated fully in the life of the Church, and the Vestry wishes him well for the future.

BY ORDER OF THE VESTRY

Peter Bradley

The Revd Peter Bradley
Priest-in-Charge

Jonathan C Lord

Jonathan Lord
Secretary to the Vestry

12 October 2026

St Bride's Episcopal Church
Statement of Financial Activities for the year to 30th June 2026

	Notes	General Fund	Robert Lamont Music Fund	Special Project Organ Fund	Total 2026	Total 2025
Incoming Resources						
Incoming resources from generated funds						
Voluntary income						
Congregational Giving	4	38,349	-	-	38,349	31,532
Congregational Donations	5	9,908	755	-	10,663	3,784
Legacies	6	6,000	-	-	6,000	3,000
Grants Received	7	30,968	-	-	30,968	12,002
Activities for generating funds						
Church Concerts and Hires	8	25,541	-	-	25,541	25,928
Investment income						
Dividends Received	9	-	-	-	-	88
Incoming resources from congregational activites						
Regular congregational activities	10	1,131	-	-	1,131	662
Other incoming resources						
Gift Aid	11	9,766	147	-	9,913	7,663
Total Incoming Resources		**121,663**	**902**	**-**	**122,565**	**84,659**

St Bride's Episcopal Church
Statement of Financial Activities for the year to 30th June 2026

	Notes	General Fund	Robert Lamont Music Fund	Special Project Organ Fund	Total 2026	Total 2025
Resources Expended						
Charitable activities						
Diocesan Quota	12	5,370	-	-	5,370	5,678
Clergy and Staff Costs and Emoluments	13	46,200	8,564	-	54,765	52,634
Priest in Charge expenses	14	2,824	-	-	2,824	2,441
Church building operational costs	15	28,783	-	1,589	30,372	28,676
Church building fabric costs	15	18,158	-	-	18,158	7,073
Church activities operational costs	16	11,336	-	-	11,336	8,878
Rectory operational costs	16	4,314	-	-	4,314	10,687
Special collections expended	17	50	-	-	50	60
Total Resources Expended		117,036	8,564	1,589	**127,189**	116,126
Net Incoming(Outgoing) Resources		**4,627**	**(7,662)**	**(1,589)**	**(4,625)**	(31,467)
Realised gain/(loss) on sale of investments		-	-	-	-	1,333
Net movement in Funds		**4,627**	**(7,662)**	**(1,589)**	**(4,625)**	**(30,134)**
Fund balances at 30 June 2025		17,678	12,619	1,589	31,886	62,019
Fund balances at 30 June 2026		**22,305**	**4,957**	**-**	**27,262**	**31,886**

St Bride's Church, Kelvinside
Balance Sheet as at 30th June 2026

	Note	30 June 2026	30 June 2025
Current assets			
Debtors: amounts due within one year	18	1,317	650
Bank balances:			
Virgin Money - Business Account		20	2,548
Virgin Money - Charity Choice Account		28,034	30,667
Net Current Assets/(Liabilities)		**29,371**	**33,865**
Creditors:			
Accounts payable: payments falling due within one year	19	(2,110)	(1,979)
Total assets less liabilities		**27,262**	**31,886**

Represented by

	2026
General Fund	22,305
Robert Lamont Music Fund	4,957
Special Project Organ Fund	-
Total Funds:	**27,262**

Approved at the Congregational ACM on Sunday 18th October 2026 and signed on their behalf by:

Peter Bradley
Priest in Charge

Jonathan Lord
Secretary

St Bride's Episcopal Church
Notes to the accounts for the year ended 30 June 2026

1. Accounting policies

Basis of preparation of accounts: The accounts have been prepared on an accruals basis, in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 as amended, and Statement of Recommended Practice: Accounting and Reporting by

The accounts have been prepared on a Going Concern basis. While the Church continues to face financial challenges, the Vestry is focused on ensuring its sustainability and has secured commitments and financial On that basis, the Vestry believes it is appropriate to prepare its accounts on a Going Concern basis.

Tangible fixed assets and depreciation: The heritable properties (Church building and Rectory) are not shown in the balance sheet. There are currently no fixed assets that require depreciation to be applied.

Fixed asset investments: Investments are shown at market value.

Congregational giving, donations and legacies: Congregational giving, donations, and legacies are accounted

Grant income is accounted for in accordance with the terms of its receipt.

Disposal of investments: Realised profits and losses on the sale of investments are recognised on the date of disposal.

2. Investments

The Vestry decided in July 2024 to drawdown the remaining funds from our Invetsment Portfolio as the management charges were exceeding the value of the dividends received.

3. Funds

St Bride's has a General Fund and additional designated funds. All funds are unrestricted, and are available for use at the Vestry's discretion in furtherance of the Church's purpose and objectives. Designated funds are unrestricted funds that have been allocated for specific purposes by the Vestry, taking into account the requests and intimations of donors where applicable: while they are not legally restricted, there is a strong moral obligation to spend designated funds on the purposes for which they exist.

General: Funds held for the general work of the church, including Priest in Charge, Organist and Assistant Organist stipends, operating costs for both Church and Rectory, and Diocesan Quota. Income into this fund includes Gift Aid claims, congregational giving and (unspecified) congregational donations, event and concert

Robert Lamont Music Fund: this Fund was originally set up for organ maintenance, from a bequest from Robert Lamont in 1998. The substantial refurbishment of the Organ took place in 2017/18 and the project is now complete subject to its regular maintenance and repair costs. The balance remaining was transferred to the Special Project Organ Fund. All contributions to this fund since then have been used to fund the cost of Choral Scholars and Church Music including this year for the first time the Director of Music Fee.

4 Congregational Giving

	2026	2025
Standing Orders	29,562	21,755
Open Collection	4,168	6,874
Sum Up Monies	4,619	2,903
	38,349	**31,532**

5 Donations

	2026	2025
Robert Lamont Music Fund	755	1,532
St Bride's Day Appeal	-	655
New Floor in Meeting Room	5,650	-
Removal of Storage Heaters	800	-
Organ Repair	2,393	-
Weekender Christmas Advertisement	390	-
Church & Garden Flowers	150	1,022
Sanctuary Lamps	525	575
	10,663	**3,784**

6 Legacies

	2026	2025
	6,000	**3,000**

7 Grant Income

	2026	2025
Ministerial Support Grant	30,468	10,502
Refurbishment of Children's Play Area	500	1,500
	30,968	**12,002**

8 Church Concerts & Hires

	2026	2025
Church and Crypt use	**25,541**	**25,928**

9 Investment income

	2026	2025
Dividends	-	88

10 Regular congregational activities

	2026	2025
Tea and Coffee	669	220
Women’s group	410	347
Votive candles	33	95
Sale of publications and CDs	20	-
	1,131	**662**

11 Gift Aid

	2026 eligible donations	2026 Gift Aid Claim	2025 Gift Aid income
Standing Orders, Envelopes and Includes GASDs	36,680	9,913	7,663
	36,680	**9,913**	**7,663**

The Small Donations Scheme allows gift aid to be claimed on cash donations not greater than £30 that are not accompanied by a gift aid declaration (thus allowing claims to be made on cash in the collection plate or from members of the congregation who are not eligible for Gift Aid), up to a total of £8,000 worth of donations within a tax year.

12 Special collections expended

	2026	2025
Dean Reuben's Retirement Collection	50	60
	50	**60**

12 Quota

	2026	2025
Quota is paid by St Bride's to the Diocese of Glasgow and Galloway to support the work of the Diocese and of the Scottish Episcopal Church as a whole.	5,370	5,678

13 Clergy and Staff Costs and emoluments

	2026	2025
Priest in Charge - Stipend	35,344	33,752
Priest in Charge - Pension Contributions	7,776	9,085
Deputising Fees & Expenses	610	371
Director of Music Fee	6,674	6,556
Choral Scholars Fees	1,890	1,910
Guest Organists	2,470	960
	54,765	**52,634**

Number of employees during the year: 1
Number of employees during the year (full time equivalent): 1
No employee received emoluments in excess of £60,000.
The Priest in Charge is a member of the Scottish Episcopal Church Pension Fund, which is a non-contributory defined benefit scheme with benefits based on final pensionable salary.The contribution rate from 1 January 2025 is 22% of Standard Stipend.There were no contributions outstanding at the end of the financial year.

14 Trustee remuneration, benefits and expenses

Except for the Priest in Charge, no member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the Church. The Priest in Charge is ex officio a member of the Vestry and a Trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as a stipendiary cleric in line with scales determined by General Synod of the SEC.

Priest in Charge's Expenses:	2026	2025
General expenses	2,824	2,441
	2,824	**2,441**

15 Church building costs

Church building operational costs	2026	2025
Insurance	9,496	8,237
Utilities (Gas)	15,432	13,523
Utilities (Electricity)	4,787	5,955
Church Landline and Broadband	657	961
	30,372	**28,676**

Church building fabric costs	2026	2025
Reflooring of Meeting Room	7,430	-
Removal of Storage Heaters	1,163	-
Painting of Meeting Room Walls	864	-
Southside Roof Repairs	3,790	360
Electrical Works	2,783	2,834
Plumbing Works	0	199
Boiler Service & Maintenance	73	-
Fire Services	500	584
Stairlift Repairs & Service	228	213
Roofing Repairs	0	520
Cleaning of Marble Floors	0	458
Gutter Cleaning	520	-
Refurbushment of Children's Play Area	450	-
Door Locks & Keys	190	-
General Maintenance Costs	167	1,904
	18,158	**7,073**

16 Operational costs

Church activities operational costs	2026	2025
Quinquennial Report	-	1,100
Independent Examiner fee	1,000	1,000
Payroll Fees	350	216
Bank Charges and Sum Up Charges	225	159
Purchase of Contactless Machine	399	-
Flowers and Garden Expenses	316	931
Altar Supplies	1,480	1,639
Church Supplies	656	602
Organ Tuning and Repairs	3,470	790
Piano and Music Expenses	118	818
New Printer	728	-
Printing and Banner Costs	1,147	1,133
Westender Christmas Advertisement	792	-
Kingsborough Gardens Residents Association Fees	300	300
Membership Fees	195	191
Miscellaneous items	161	-
	11,336	**8,878**

Rectory operational costs		
Rectory Council Tax	3,181	3,069
Rectory General Repairs	-	6,601
Factor Fees (including communal building insurance)	1,133	1,017
	4,314	**10,687**

The church building (69 Hyndland Road) and the rectory (1/1, 25 Queensborough

On the 30th June 2026, the Church Building was insured for £14,519,925 the amount our insurers estimate it would cost to repair and restore the Church following major damage to the structure of the building.

This amount does not include valuation of the land on which the property is situated.

Insurance for the Rectory is managed through the Factors (JB&G Forsyth); the whole close (25 Queensborough Gardens) is insured for £5,893,556. The Rectory's share is £547,878.

17 Special collections expended

	2026	2025
Dean Reuben's Retirement Collection	50	60
	50	**60**

18 Debtors: monies owing at 30/06/26:

Gift Aid - June 2026	1,317
	1,317

19 Creditors: monies owed at 30/06/26:

Independent Examiner Fee	1,000
Azets - 2025/2026 Payroll Services TBC	350
Kingsborough Garden Residents Association	150
Church - Gas Charges	301
Church - Electricity Charges	268
Church Landline and Broadband	41
	2,110

Independent Examiner's report to the Trustees of St Bride's Episcopal Church

I report on the accounts of the charity for the year ended 30 June 2026 which are set out on pages 8 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees (members of the Vestry) 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's 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. 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 8 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.



20th October 2026

Karen McMillan FCCA
Hardie McMillan Chartered Certified Accountants
14 Muirend Road
Cardross
G82 5LG