

The Church of Scotland

St James Pollok Parish Church of Scotland : Glasgow

Year ended 31st December 2025

RECEIPTS AND PAYMENTS ACCOUNTS

The Church of Scotland Congregation No: 161008

Scottish Charity Registration No: SC013313

St James' Pollok Parish Church of Scotland : Glasgow

Reference and Administrative Information

Charity Name: St James' Pollok Parish Church of Scotland : Glasgow
Charity Registration Number: SC013313
Congregation Reference Number: 161008
Contact Address: June Couper (Treasurer)
82 Invergarry Drive
Glasgow
G46 8UN

Trustees

1 Reverend Jade Ableitner - Interim Moderator.

Congregational Board

1 Sue Eeles
2 Pauline Graham
3 Edith Grubb
4 Colin Harkins
5 Tilda McIntyre
6 Janette McKinlay
7 Carol McKinney
8 Margaret Thompson
9 Frances Vettors

Kirk Session

1 Cathie Arbuckle	Emeritus as of 30 June 2025	10 Mary Hamilton
2 David Arbuckle		11 Anne James
3 Nan Brown	(Died 23 August 2025)	12 Barbara Mitchell
4 Heather Corr		13 Hugh Mitchell
5 June Couper		14 Barbara Morrison
6 John Goodall	Emeritus as of 30 June 2025	15 Bill MacDonald
7 Louise Goodall	Emeritus as of 30 June 2025	16 Gerry Purdon
8 Jeanette Gourlay		17 Helen Stezaly
9 Jean Hamilton		

Congregational Board includes all Congregational Board members and Session members

Principal Office - Bearers

Interim Moderators:

Reverend Jade Aleitner

Session Clerk: David Arbuckle

Clerk to the Congregational Board: David Arbuckle

Treasurer: Miss June Couper

MDS Pastoral Assistant : Mrs Marie Thomson (appointed 1 Nov 2025)

Independent Examiner

Kristina Bowie FCCA

18 Ledi Road, Glasgow, G43 2AJ

Bankers

Bank of Scotland (Cardonald)

2210 Paisley Road West, Glasgow, G52 3SJ

St James Pollok Parish Church of Scotland : Glasgow
Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. In a ministerial vacancy, Presbytery appoints an Interim Moderator who is also a Trustee. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated

Organisational Structure

The Congregational Board is chaired by the minister and usually meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

The Kirk Session usually meets six times a year and is responsible for spiritual affairs within the church.

Interim Moderator and Locum Minister

Reverend Jade Ableitner served as our interim moderator in this year. The Interim Moderator will organise for a Locum Minister or pulpit supply or Sunday Worship. This year Sunday worship has been covered by Pulpit Supply. Since August 2025 Reverend John Murning has been providing long term Pulpit Supply. The congregation are very appreciative of the pastoral support and encouragement we received from Reverend Jade and Reverend John.

Presbytery Mission Plan

Unfortunately, as part of the Presbytery Mission Plan, Presbytery of Glasgow have decided that our church building is to close in 2027. Presbytery made this decision without discussion with ourselves or the churches in our Parish Grouping.

In December 2025 the Presbytery plan for St James changed. We were informed of this change by another church, not by Prebytery. St James' is now in discussions with St Andrew and St Nicholas Church to form a linkage.

The discussions with St Andrew and St Nicholas have been positive and the Kirk Session have agreed to proceed to linkage. We are in the process of submitting the required paperwork to Prebytery, Within the linkage, St James' will still operate under the Model Deed of Constitution, with a Kirk Session and Congregational Board. After the Presbytery have agreed the terms of linkage, the congregation will be asked for the approval of the linkage.

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.

St James Pollok Parish Church of Scotland : Glasgow
Trustees' Annual Report (cont.)
Year ended 31 December 2025

Sunday Worship

Sunday worship services are held at 11.00am. Communion is celebrated four times each year

Special services held during the year included Harvest, Remembrance, Maundy Thursday, Christmas Eve.

Youth Activities

Weekdays Boys Brigade and Girls Brigade held their regular meetings throughout the year. The Community Voice Youth choir continued to rehearse in the church buildings. The Little Angels, a community Toddlers Group meet each week in the Titwood Hall.

Adult Activities

Weekdays The Voice Community Choir hold a weekly rehearsal in church building.

Saturday Community Coffee Mornings were held regularly. In June we held a very popular community Afternoon Tea celebration. In December we held a very successful Christmas Afternoon Tea.

Village Storytelling Centre - Limited Company by Guarantee : Although no longer part of St James' one of our Elders is still a Director of The Village Storytelling Centre. The Village still holds events at St. James'.

Achievements & Performances

At the end of the year, we had 83 members on our communion roll and 15 adherents. During the year, the Interim Moderators and Locum Ministers conducted 4 funerals, 1 wedding and 7 Baptisms.

The average attendance at Sunday worship was 45 in 2025, and we appreciate the on-going support and commitment of our faithful congregation.

Throughout the year, 55 young people were involved in the life of the Church.

Young people of other faiths and nationalities were warmly welcomed to our Boys Brigade and Girls Brigade.

Community Involvement

Local families were given support from our Ministers and Elders. Elders and church members are active in local community groups within Greater Pollok Area.

The Community Voice Youth and Adult Choir rehearse at St James

Cocaine Anon use St James' as a weekly meeting place.

The Congregation weekly collect food for **SWAMP/Pollok Pantry Food Bank** as well as Fundraising Donations

Lyoncross Nursery use St James' for graduation celebrations

St James Pollok Parish Church of Scotland : Glasgow
Trustees' Annual Report (cont.)
Year ended 31 December 2025

Review of Financial Statements

Congregation's General Fund

General Fund Income from offerings and donations decreased by 16.06% at £19,311 compared with 2024 (£23,007). The 'Hire of Hall' has decreased this year by 34.38% to £2,730 compared with 2024 (£4,160) . Also Fund Raising increased by 20.93% to £2,901 compared to £2399 in 2024 and donations from Baptisms, Funeral and Weddings decreased by 23.99% to £479 compared to £630 in 2024.

Members and friends should note that £1,887 was claimed from HMRC on Gift Aid offerings/donations which is a decrease of 62.15% on 2024 (late claim in 2025) *Many in the congregation use the Gift Aid tax method of giving and I would encourage more people to consider giving by this method.*

General Fund Expenses of £51,720 increased by 27.2% on last year (£40,656 for 2024). It showed the biggest expense was for Gas & Electricity of £12,240 (which was an increase of 25.44% on 2024). During the year we claimed money from our Church of Scotland Consolidated Fabric Fund Revenue (which is the interest from the Sale of Manse (2022)). Invested monies helped with Insurance, Gas & Electricity expenses, and under a new regulation we can claim back Pulpit Supply as we are a Vacant charge at this time.

Fabric Accounts

Fabric Fund: Biggest expenses were for AFS Electrical for £1,930 and boiler repair with J V Heating of £604. We have other necessary boiler repairs due to take place in early 2026.

St James Pollok Parish Church of Scotland : Glasgow

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Legacy

The Bequests were granted on the basis that the money would be used for the good of St James' Church and the congregation. In keeping with this, these funds will be retained and used for any emergency expenditure (fabric or general) that arise. There was no requirement to use these funds in 2025.

Sale of Manse in 2021 has resulted in £297,762 being invested with Church of Scotland Deposit Fund **(As shown in the appendix).**

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the church held unrestricted funds of £69,912 of which £64,195 had been designated for various purposes as detailed in note 2 of the accounts. The remaining balance of £5,718 is held in the General Fund and represents over a months expenditure. During the year £19,371 was drawn down from the General Trustees to help fund heat, light and Insurance.

The church also held £1,492 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, 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) Regulations 2006 (as amended) and the regulations Anent Congregational Finance approved by the General assembly of the Church of Scotland in 2016. 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 by:



David Arbuckle

Session Clerk

Date 18/Mar/2026

St James Pollok Parish Church of Scotland : Glasgow

Independent Examiner's Report to the Trustees of St James Pollok Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 12

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) (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

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulation 9 (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.

Name: Kristina Bowie FCCA

Address: 18 Ledi Road Glasgow G43 2AJ

Signed:

Kristina Bowie

Date 22-May-26

St James Pollok Parish Church of Scotland : Glasgow
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	3	22,552	105	22,657	28,140
Legacies		-	-	-	133
Activities for Generating Funds		2,901	547	3,448	4,309
Rental and use of premises		2,730	-	2,730	4,160
Organisation Contributions		400	-	400	550
Weddings & Funerals & Baptisms		479	-	479	630
Bank & Deposit interest		-	1	1	628
Drawn down from General Trustees		19,371	-	19,371	-
Total Receipts		<u>48,433</u>	<u>653</u>	<u>49,086</u>	<u>38,550</u>
Payments	4				
Costs of generating funds		80	-	80	75
Charitable activities		54,590	358	54,949	44,902
Governance costs		220		220	200
Total Payments		<u>54,890</u>	<u>358</u>	<u>55,249</u>	<u>45,177</u>
Excess of Receipts over Payments for the year before transfers		(6,458)	295	(6,163)	(6,627)
Transfers		465	(465)	-	-
Excess of Receipts over Payments for the year		<u>(5,993)</u>	<u>(170)</u>	<u>(6,163)</u>	<u>(6,627)</u>

St James Pollok Parish Church of Scotland : Glasgow
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Note				
Bank & Deposit Balances				
Bank & deposit balances brought forward	75,905	1,662	77,567	84,195
Movement in year:				
Excess of Receipts over Payments for the year	(5,993)	(170)	(6,163)	(6,628)
Bank & deposit balances carried forward	<u><u>69,912</u></u>	<u><u>1,492</u></u>	<u><u>71,404</u></u>	<u><u>77,567</u></u>
Assets				
Gift Aid Receivable	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>
Liabilities				
Ministry & Mission	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

The accounts were approved by the Kirk Session and Financial Board on 18/Mar/2026

For and on behalf of the Kirk Session and Financial Board

___ David Arbuckle



___ June Couper



St James Pollok Parish Church of Scotland : Glasgow

Notes to the Accounts Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

From General Fund, Mr Ian Hamilton Snr, whose wife is a member of the Kirk Session, received £1,200 for his services as church officer, Matilda McIntyre, a Congregational Board member, received £1,560 as church cleaner. The MDS Pastorial assistant received £251 in phone expenses.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Expenditure £	Transfers	At 31st Dec 2025 £
Unrestricted funds					
General Fund	12,389	44,666	(51,337)	-	5,718
Designated Funds					
Fabric Fund	6,429	3,767	(3,553)	465	7,108
Fabric Investment Fund	885	-	-	-	885
Organ Fund	1,696	-	-	-	1,696
Legacy Fund (*)	54,506	-	-	-	54,506
	<u>63,516</u>	<u>3,767</u>	<u>(3,553)</u>	<u>465</u>	<u>64,195</u>
Total Unrestricted Funds	<u>75,905</u>	<u>48,433</u>	<u>(54,890)</u>	<u>465</u>	<u>69,912</u>
Restricted funds					
Tea Fund	-	547	(82)	(465)	-
Miss Fits Fund	217				217
Sunday School Fund	243	8	(251)	-	-
Benevolent Fund	868	99		-	966
Mission Fund	334	-	(26)	-	308
Total Restricted Funds	<u>1,662</u>	<u>653</u>	<u>(358)</u>	<u>(465)</u>	<u>1,492</u>
Total funds	84194 <u>77,567</u>	<u>49,086</u>	<u>(55,248)</u>	<u>-</u>	<u>71,404</u>

* Included in Legacy Fund balance is £12,000 which was invested with Church of Scotland Investors Trust as a Deposit Fund. It is repayable on demand.

St James Pollok Parish Church of Scotland : Glasgow

Notes to the Accounts (continued) Year ended 31 December 2025

Purposes of Designated Funds

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

Fabric Investment Fund: The Trustees have set aside funds to essential work

Organ Fund : The Trustees have set aside funds for organ renewal and maintenance

Legacy Fund : The Bequests were granted on the basis that the money would be used for the good of St James Church and the congregation. In keeping with this, these funds will be retained and used for any emergency expenditure (Fabric or General) that arise. There was no requirement to use these funds in 2024.

Purpose of Restricted Funds

Tea Fund :- Fund for Sunday tea/coffee and purchase of crockery etc

Miss fits :The Trustees have set aside funds for use by the Miss-Fits (Keep Fit Class)

Sunday School :The Trustees have set aside funds for use by the Sunday School

Benevolent Fund : This fund is for Parish needs as determined by the minister

Mission Fund : This fund is used to provide outreach mission to the local community

3. Analysis of Income

	Unrestricted	Restricted	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Unrestricted funds				
WFO Scheme (non Gift Aid)	6,442		6,442	8,125
Gift Aid Donations	9,785		9,785	11,421
Tax Recovered on Gift Aid Donations	1,887		1,887	4,985
Ordinary Offerings (Open Plate)	3,013		3,013	2,834
Other Offerings, Donations etc	1,425	105	1,530	776
	<u>22,552</u>	<u>105</u>	<u>22,657</u>	<u>28,141</u>

4. Analysis of Payments

	Unrestricted	Restricted	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Costs of generating funds				
Offering envelopes	80		80	75
	<u>80</u>	<u>-</u>	<u>80</u>	<u>75</u>

St James Pollok Parish Church of Scotland : Glasgow
Notes to the Accounts (continued)
Year ended 31 December 2025

4. Analysis of Payments (continued)

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Charitable activities				
Giving to Grow Contribution paid	24,766		24,766	4,602
Locum	-		-	8,118
Presbytery dues	978		978	1,426
Minister's travel expenses	-		-	-
MDS phone expenses	251		251	-
Locum/Pulpit Supply/Interim Moderator Travel	103		103	385
Youth and Children's Ministry Leader Telephone Internet			-	-
Fabric repairs & maintenance	3,554		3,554	7,437
Heat and light	12,240		12,240	9,758
Insurance	7,224		7,224	6,599
Printing, stationery and postage	42		42	32
church officers/cleaners/ pulpit supply	5,120		5,120	6,070
cleaning materials	126		126	75
Donations	-	251	251	-
Outings			-	-
Pest Control			-	-
Misc.	187	107	295	400
	<u>54,590</u>	<u>358</u>	<u>54,949</u>	<u>44,902</u>
Governance costs				
Independent examiner's fees	<u>220</u>	<u>-</u>	<u>220</u>	<u>200</u>

5. Minister's Stipend

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

	2025	2024 £
6. Collections for Third Parties		
British Heart Foundation	-	414
Erskine Hospital	134	115
Glasgow City Mission (Harvest)	-	152
Christian Aid	140	-
Harvest	276	-
Alzheimer Scotland	372	
Prince & Princess of Wales Hospice		165
SWAMP- Pollok Pantry (Harvest)		152
Unicef - Jars of Grace	226	110
	<u>1,148</u>	<u>1,108</u>

St James Pollok Parish Church of Scotland
Year Ended 31 December 2025
APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>297,762.15</u>	<u>297,762.15</u>
Market Value of Balances at 31 December	<u>297,762.15</u>	<u>297,762.15</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>20,232.10</u>	<u>25,748.93</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>-</u>	<u></u>