

The Church of Scotland

**ST. MARTIN'S PARISH CHURCH OF SCOTLAND
PORTOBELLO, EDINBURGH**

**RECEIPTS AND PAYMENTS ACCOUNTS
YEAR TO 31 DECEMBER 2025**

Congregation No: 010095

Charity No: SC 013918

Year ended 31 December 2025

Reference and Administrative Information

Charity Name: St Martin's Church of Scotland,
Portobello, Edinburgh

Charity Registration Number: SC013918

Congregation Reference No: 10095

Contact Address: Mrs Isobel Gray
St Martin's Church
4 Magdalene Drive
Edinburgh
EH15 3DP

Trustees who served during 2025

Kirk Session Members

Rev. William Wishart
Mr. Brian Kerley
Mr. Adam McAlpine
Mrs. Kath Foster
Mrs. Linda Reid
Mrs. Irene Swan
Mrs. Joy Walkling
Mrs. Rosemary Birrell (resigned 22 January 2025)
Mrs Sandra Low (Session Clerk from
14 January 2026)
Mrs. Helen Livingston
Miss Karen Gillespie
Rev. Erica Wishart

Elders and Trustees appointed 20 July 2025

Mrs Louise Alexander
Mrs Katherine Blanch
Mrs Suzanne Johnstone
Mr Davies Kwebiiha
Mrs Eileen Mary O'Neill
Mrs Karen Pointon
Mrs Dianne Roe
Mrs Norma Whitmore (died 28 December)

Principal Office-bearers

Minister

Session Clerk

Church Treasurers:

Rev William Wishart

Brian Kerley (until 14 January 2026)

Sandra Low (appointed 14 January 2026)

Isobel Gray

Independent Examiner

Grahan Hockaday

Accountant

64 Pentland Drive

Edinburgh

EH10 6PX

Bankers

Royal Bank of Scotland

12 Bridge Street

Musselburgh

EH21 6AH

St Martin's Church of Scotand, Portobello, Edinburgh

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 Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

Under the Unitary Constitution the work of the Kirk Session is undertaken by four teams made up of Elders and Congregational members. The teams are namely: Property, Finance, Worship and Hospitality.

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.

We have our weekly Service of Worship on a Sunday, and now have Holy Communion every three months. We are still broadcasting our Sunday Service on various outlets, and these Services are being seen worldwide, with people from around ten countries joining us for Sunday worship. At Christmas we sell bows for our Christmas tree and receive cards from our members, rather than giving individual cards, which include a donation. These donations plus our Christmas Eve and Christmas Day offerings and donations from an afternoon event of music, magic and story are split between two charities, one in Scotland and one abroad.

We continue to work hard to serve our local community and our monthly community cinema continues to show the latest films available and is free to anyone. We also provide free juice and ice cream. Every Wednesday we hold a free coffee morning and people are welcome to pop in for a coffee and a chat. In September we held a free fun day for our community which included magic shows, face-painting, games, a pamper room, crefts and a barbecue. The event was very successful and was attended by over 500 people.

St Martin's Church of Scotand, Portobello, Edinburgh

Trustees' Annual Report (cont)

Year ended 31 December 2025

The groups which meet in the Church continue to function well. Are You Still Game meets once a month on a Friday with a very varied agenda and this has proved to be a well-attended afternoon of fun. Our craft group meets monthly and our bi-weekly singing group, which has around 20 members, is now in its fourth year.

In November we said farewell to Rev Michael Okpara, from the Presbyterian Church of Nigeria, who had been with us on a familiarisation placement. During the year Michael preached regularly and continued to run a weekly prayer meeting and a weekly bible study.

We continue to have strong ties with our local primary school, community centre and nursing home and work well with other community organisations and ecumenical partners. In December we hosted a number of school events as their building is currently being upgraded and their hall is out of use.

Financial Review

Our principal source of income is congregation members' offerings. Many of our members have continued to donate directly through the Bank, and we are very grateful for this as it helps to maintain a regular income stream. A proportion of these are gift aided, and the tax recovered is an important source of income.

At the end of 2024 the Church's reserves had decreased to £16,871 and the Minister and Kirk Sessions discussed what steps to take to improve the position. Early in 2025 the Minister asked the congregation to consider whether they were able increase their regular givings and a gift day was also held. Regular givings (including gift aid recovered) have increased by 48% compared to 2024 and the gift day raised £1,600. This is a wonderful testament to the congregation's generosity. In late 2025 we installed a card reader in the church vestibule to allow non-cash offerings to be made.

We held a Christmas Fair in November 2025 and it was great to see the Church buzzing with activity once again whilst raising £2,568.

We withdrew £6,000 from the investment held by the General Trustees on the congregation's behalf in the Consolidated Fabric Fund Revenue account. (See Appendix). We may use this fund to cover repairs and maintenance costs, and also property insurance and heat and light.

Restricted grant and donation

Like all churches in the Edinburgh and West Lothian Presbytery we received a grant from the North Merchiston Fund, which had to be spent on mission and outreach activities. It was augmented by a donation and in September we held a very successful community open day.

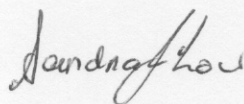
St Martin's Church of Scotand, Portobello, Edinburgh
Trustees' Annual Report (cont)
Year ended 31 December 2025

Reserves Policy

At 31 December 2024 our reserves had decreased to £16,871 but as a result of the generosity of the congregation as described above, this figure had increased to £22,755 at 31 Decmber 2025. We plan to keep to balanced budgets as far as possible in future, with offerings and other congregational income augmented by withdrawals from the Consolidated Fabric Fund.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Sandra Low
Session Clerk

25 February 2026

**St Martin's Church of Scotand, Portobello, Edinburgh
SC013918**

Independent Examiner's Report to the Trustees of St Martin's Parish Church

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply.

It is my responsibility to examine the financial statements under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

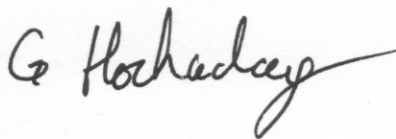
My examination is carried out in accordance with the general Directions given by the Charities Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking 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 accounts.

Independent examiner's statement

In connection with 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 Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, and
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Graham Hockaday
Accountant
64 Pentland Drive
Edinburgh EH10 6PX



2 March 2026

ST. MARTIN'S CHURCH OF SCOTLAND

Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	5	30,513	4,045	34,558	22,928
Fundraising Events	6	2,568	-	2,568	2,883
Bank & deposit interest		250	-	250	272
Transfer from Consolidated Fabric Fund (Per Appendix)		6,000	-	6,000	8,576
<u>Total Receipts</u>		39,331	4,045	43,376	34,659
Costs of generating funds	7	116	370	486	82
Charitable activities	8	34,022	2,744	36,766	41,442
Governance costs	9	250	-	250	250
<u>Total Payments</u>		34,388	3,114	37,502	41,774
Excess of Receipts over Payments For the year		4,943	931	5,874	(7,115)

ST. MARTIN'S CHURCH OF SCOTLAND

Statement of Balances As at 31 December 2025

	Unrestricted & Designated Fun 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit balances				
As at 1 January 2025	16,688	183	16,871	23,986
Movement in year				
Excess of receipts over payments for the year	4,943	931	5,874	(7,115)
As at 31 December 2025	21,631	1,114	22,745	16,871

The accounts were approved by the Kirk Session and Financial Board on 25 February 2026

For and on behalf of the Kirk Session

Sandra Low

Mrs Sandra Low, Session Clerk

Isobel Gray

Mrs. Isobel Gray, Treasurer

ST. MARTIN'S CHURCH OF SCOTLAND

Notes to the Accounts as at 31 December 2025

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the church.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3. Trustees remuneration and related party transactions

Our cleaner Mrs Irene Swan was paid £3,257. Mrs. Rosemary Birrell and Mrs Irene Swan were each paid £1,930 for the year ending 31 December 2024.

During the year the Minister Rev. William Wishart was paid £1,466 in respect of travel and telephone expenses. In addition both he and the treasurer were reimbursed for expenditure that they paid for initially on behalf of the church.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the church during the year.

4. Movements in Funds

	1.1.25	Receipts	Payments	31.12.25
<u>Unrestricted Funds</u>	£	£	£	£
General fund	16,688	39,331	34,388	21,631
<u>Restricted Funds</u>				
Outreach activities	-	2,050	936	1,114
Purchase of card reader	-	370	370	-
Special Collections	183	1,625	1,808	-
	183	3,675	2,744	1,114
Total Funds	16,871	43,006	37,132	22,745

ST. MARTIN'S CHURCH OF SCOTLAND

Notes to the Accounts as at 31 December 2025

Movements in Funds (continued)

Restricted funds

Outreach activities

£1,850 was received from the North Merchiston Fund, which is administered by Edinburgh and West Lothian Presbytery, to be spent on missional and outreach activities. A further donation of £200 was also received. £936 was spent on an open community event and equipment for children.

Card reader

This fund comprises a donation for the purchase of a card reader, to enable offerings to be paid by card or phone.

Special collections

These are collections taken up to be donated to specific charities and not to Church funds. The Christmas 2023 collection was not included in income until 2024 and £183 of the Christmas income in 2024 was not remitted to the chosen charities until after the year end.

5. Analysis of donations	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
	£		£	£
FWO Scheme	6,309	-	6,309	2,508
Givings by standing order	12,015	-	12,015	8,170
Tax recovered on gift aid donations	3,889	-	3,889	3,551
Ordinary offerings (open plate)	4,260	-	4,260	3,711
Offerings by card reader	185	-	185	-
Gift day	1,600	-	1,600	-
Weddings, funerals & christenings	330	-	330	450
Weekly coffees and teas	1,245	-	1,245	1,240
Election fee	-	-	-	700
Hall let	150	-	150	80
Grants and donations	530	2,420	2,950	1,260
Christmas tree bows	-	80	80	183
Special Collections	-	1,545	1,545	1,075
	30,513	4,045	34,558	22,928

ST. MARTIN'S CHURCH OF SCOTLAND

Notes to the Accounts as at 31 December 2025

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
6. Fundraising events	2025	2025	2024	2,024
	£	£	£	£
Christmas Fair	2,568	-	2,568	2,883
7. Cost of generating funds				
Offering envelopes	116	-	116	82
Cost of card reader	-	370	370	-
	116	370	486	82
8. Charitable activities				
Giving to Grow	14,806	-	14,806	12,101
Presbytery dues	346	-	346	243
Minister's Travel	1,304	-	1,304	1,537
Cleaner's salary	3,267	-	3,267	3,861
Cleaning materials	-	-	-	786
Church repairs & maintenance	3,813	-	3,813	4,273
Audio visual costs	-	-	-	4,766
Trolley	-	-	-	478
Manse council tax	3,381	-	3,381	3,136
Manse repairs & maintenance	734	-	734	1,731
Heat & light	2,735	-	2,735	2,868
Insurance	1,332	-	1,332	1,251
Copyright licences and music	643	-	643	1,862
Miscellaneous expenses	473	-	473	234
Printing, stationery and postage	66	-	66	33
Broadband	740	-	740	720
Telephone	162	-	162	132
Website	220	-	220	206
Community donation	-	-	-	250
Outreach activities	-	936	936	
Special collections	-	1,808	1,808	974
	34,022	2,744	36,766	41,442

ST. MARTIN'S CHURCH OF SCOTLAND

Notes to the Accounts as at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2024 £	Total 2,024 £
9. Governance costs				
Independent examiner's fee	250	-	250	250

10. 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) was £39,856.

11. Collections for Third Parties

	2025 £	2024 £
St Columba's Hospice		228
Brunstane Primary School	95	-
Earl Haig Poppy Fund	146	120
The New Bethel Presbyterian Church of Nigeria, Oshiri	-	204
Collection for assistant minister on his induction to a charge	690	-
Scottish Bible Society	385	-
Girls' Hostel in Sialkot, Pakistan	309	-
	1,625	552

ST. MARTIN'S CHURCH OF SCOTLAND

Year to 31 December 2025

APPENDIX

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

CAPITAL ACCOUNT - Consolidated Fabric Fund

	2025	2024
	£	£
Cost of investments at 31 December	84,424	84,424
Market value at 31 December	85,443	84,424

REVENUE ACCOUNT – Consolidated Fabric fund

	2025	2024
	£	£
Balance at 1 January	33,414	36,288
Interest received in year	5,098	6,090
Investment income	37	36
Transferred to Church funds	(6,000)	(8,576)
Administration charges	(350)	(424)
Balance at 31 December	32,199	33,414