

St Rollox Church of Scotland:Glasgow

Receipts and Payments Accounts

For Year Ended 31 December 2025

Congregation No: 161018

Charity No: SC015459

St Rollox Church of Scotland is a registered Scottish Charity (SC015459) and
is part of The Church of Scotland
e-mail: strolloxcosglasgow.finance@gmail.com

St Rollox Church of Scotland:Glasgow

Reference and Administrative Information

Charity Name:	St Rollox Church of Scotland:Glasgow
Charity Registration Number:	SC015459
Congregation Reference Number:	161018
Contact Address	70 Fountainwell Road Sighthill Glasgow G21 1RG

Trustees

The Trustees from 01 January 2025 to the date of this report were as follow:

Kirk Session Members

Rev Dr R Buckley	Retired September 2025
Rev Alastair Duncan	From September2025
Dr K Lawani	
M MacLeod	
E Ihieme	
J Davidson	
M Malya	
L Ndiuini	

Congregational Board Members (elected)

H Clark
A Oppong
E Dibo
V Glover

Principal Office-bearers

Interim Moderator	Rev Dr R Buckley	Retired September 2025
Church Minister	Rev A Duncan	From September2025
Session Clerk:	Dr K Lawani	
Clerk to the Board:	Ms J Davidson	
Church Finance team:	I. Thomson	Retired March 2025
	V Glover	From March 2025

Independent Examiner

J Jamieson
4 Elm Bank
Bishopbriggs
G64 1TP

Bankers:

Virgin Money
2-4 Royal Exchange Square
Glasgow
G1 3AB

St Rollox Church of Scotland:Glasgow

Trustees' Annual Report

For the 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 Interim Moderator was a member of St Rollox Kirk Session until Sept 2025, whilst following a linkage with St George's Tron Church in September 2025, Rev Alastair Duncan was appointed Minister and so was also a member of St Rollox Church Kirk Session

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 Annual Meeting.

Organisational Structure

The Kirk Session, which meets normally six times a year , is responsible for spiritual affairs within the church.

The Congregational Board is responsible for the temporal affairs of the church. It is chaired by the minister or a designated member, elected from its membership, and normally meets six times in a year. Certain financial and fabric responsibilities are delegated to the Finance Teams and Property Teams as appropriate.

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.

Achievements and Performance

The Congregation was supported by Rev Peter White and Dorothy Russell all through the period of the Presbytery Mission Plan and in the process of linkage with St George's Tron. We also acknowledge the support and guidance provided by Rev Richard Buckley as Interim Moderator throughout the process. We had a new member that joined the congregation in 2025 by publicly professing their faith to take on membership of St Rollox Church.

We have immensely benefitted from the leadership and guidance of the pulpit supply by engaging the young people to take on more responsibility in leading praise and worship, having a place and a sense of belonging at St Rollox.

In September 2025, St Rollox and St George's Tron officially had a service of linkage with Rev Alastair Duncan appointed as the minister. Despite the uncertainties of the Presbytery Mission Plan, the true and certain God has consistently been faithful to St Rollox in 2025.

Financial Review

2025 has been a challenging year for the church General Fund finances as actual Income was exceeded by actual expenditure (Income £47859 v Expenditure £54392). However, the General Fund remains positive at Year End (£2617) due to a positive balance carried forward from previous years whilst at the same time, despite the greatly increased G2G contribution, we met all our financial commitments for 2025 - a significant achievement for a small congregation given the large increase in G2G.

Most of the increased cost is due to a substantial increase in our G2G commitment, from £12523 (2024) to £23022 (2025) and maintaining the new church building which is equipped with contemporary technology. Energy costs are a large expense though as part of the Church of Scotland General Trustees Energy Group, we shall benefit over the next 3 years from reduced Energy costs from October 2025 through to March 2028.

All Restricted Funds remain in good health for the purposes they serve. The appointment of Rev Alastair Duncan as Minister in September 2025 will allow the Board to look forward to the longer term and assess how best to use the healthy funds held in the Restricted Funds.

With continued stewardship, prayers, and ongoing support of the congregation, the church remains committed to building a sustainable financial future while fulfilling its mission and service.

Reserves Policy

St Rollox Church's financial policy is to make best use of the gifts received through God's grace and goodness for the furtherance of his kingdom. Consequently, the Board has not formulated a specific 'Reserves Policy' to build up and store funds, but, mindful of any known future expense, simply applies wise and prudent application of the gifts received.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 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 on 27/01/2026 and signed on their behalf by:



Dr K Lawani
Session Clerk or Minister

St Rollox Church of Scotland:Glasgow

SC015459

Independent Examiner's Report to the Trustees of St Rollox Church of Scotland:Glasgow

I report on the accounts of the charity for the year ended 31 December 25 which are set out on pages 6 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 (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.

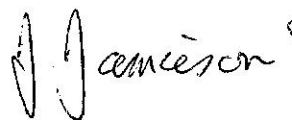
Independent examiner's statement

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 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.

Name: J Jamieson

Signed:



Address: 4 Elm Bank
Bishopbriggs
G64 1TP

Date: 22 March 2026

St Rollox Church of Scotland:Glasgow

Charity Registration Number: SC015459

Receipts and Payments Account

Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations	41204	0	0	41204	38641
Income from Charitable Activities	2140	0	0	2140	710
Bank & Deposit interest	233	1174	0	1407	1766
	<u>43577</u>	<u>1174</u>	<u>0</u>	<u>44751</u>	<u>41117</u>
Use of premises	4090	0	0	4090	2370
Grants	0	0	0	0	0
Sale of assets	0	0	0	0	0
Sale of investments	0	0	0	0	0
Other Receipts	192	6897	0	7089	7533
<u>Total Receipts</u>	<u>47859</u>	<u>8071</u>	<u>0</u>	<u>55930</u>	<u>51020</u>
<u>Payments</u>					
Costs of generating funds	0	0	0	0	0
Charitable activities	54092	0	0	54092	45608
St Rollox Congregation New Church Build Fund	0	2696	0	2696	3306
CPO Compensation Fund	0	0	0	0	979
Governance costs	300	0	0	300	150
<u>Total Payments</u>	<u>54392</u>	<u>2696</u>	<u>0</u>	<u>57088</u>	<u>50043</u>
Excess of Receipts over Payments for the year before transfers	<u>-6533</u>	<u>5375</u>	<u>0</u>	<u>-1158</u>	<u>977</u>
Transfers	0	0	0	0	0
Excess of Receipts over Payments for the year	<u>-6533</u>	<u>5375</u>	<u>0</u>	<u>-1158</u>	<u>977</u>

Statement of Balances Summary at 31 December 2025

Bank & Deposit Balances	£	£	£	£	£
Bank Balances Brought Forward		9150	97693	0	106843
				106843	105866
Movement in year:					
Excess of Receipts over Payments for the year		-6533	5375	0	-1158
				977	
Bank Balances at 31 December 2025		<u>2617</u>	<u>103068</u>	<u>0</u>	<u>105685</u>
				<u>106843</u>	

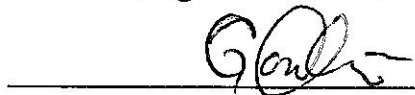
St Rollox Church of Scotland:Glasgow**Charity Registration Number: SC015459****Statement of Balances****At 31 December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	9150	97693	0	106843	105866
Movement in year:					
Excess of Receipts over Payments for the year	-6533	5375	0	-1158	977
Bank & deposit balances carried forward	2617	103068	0	105685	106843
<u>Investments at market value</u>	0	0	0	0	0
	0	0	0	0	0
<u>Assets</u>					
Gift Aid and GASDS Tax Refund Receivable	7400	0	0	7400	8000
<u>Liabilities</u>					
Electrics upgrade project - bill due Jan 2026	0	2740	0	2740	0
Total due to be Billed	0	2740	0	2740	0

The accounts were approved by the Kirk Session and Financial Board on**For and on behalf of the Kirk Session and Financial Board**

K. Lawani

Session Clerk



V. Glover

Finance Team

St Rollox Church of Scotland:Glasgow**Charity Registration Number: SC015459****Notes to the Accounts****Year ended 31 December 2025****1. Trustee Remuneration and Related Party Transactions**

1 Trustee received reimbursement of expenses incurred on behalf of St Rollox totalling £8.35

Other than the declarations above, no trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	9150	47859	54392	0	2617
Total: Unrestricted funds	9150	47859	54392	0	2617
Restricted funds					
Outreach Development Fund through TMF	55001	7484	0	0	62485
St Rollox Congregation New Church Build Fund	40494	587	2696	0	38385
CPO Compensation Fund	2198	0		0	2198
Total: Restricted funds	97693	8071	2696	0	103068
Endowment funds					
Endowment Funds Income	0	0	0	0	0
	0	0	0	0	0
Total All Funds	106843	55930	57088	0	105685

Funds Represented By:

Virgin Bank Current Account	£10,694
Virgin Bank Charity Deposit Account	£94,991
Total Funds All Accounts	£105,685

Purposes of Unrestricted Funds

General Fund: This fund supports the everyday operational work of the church

Purposes of Restricted Funds

Outreach Development Fund through TMF: St Rollox Church and Torrance Parish Church have a long standing friendship and as part of this, TPC's members who donate to TPC's Mission Fund (TMF), may direct their donation to any of the TPC Mission options. Those TPC members selecting St Rollox as their choice of Outreach Support, are the donors to St Rollox of this generous annual donation. The objective for St Rollox congregation is to engage in new activities and ventures aimed at making Christ's name better known amongst our new, developing community in Sighthill.

St Rollox Congregational New Church Build Fund: This Restricted Fund has been set up to finance the fitting out of the new church building with the necessary equipment for worship, fellowship and outreach. Increasingly, the fund will also provide financial support for ongoing building improvements, maintenance and repair costs

CPO Compensation Fund: Under the terms of the CPO covering the move from No 9 to No 70 Fountainwell Road, the congregation was permitted to claim for compensation in respect of very specific costs incurred.

As these funds were unplanned in terms of our budgeting, we opted to use them to carry out long outstanding improvements to the church manse in preparation of a new ministerial appointment. A small balance remains which will be used in time

Purposes of Endowment Funds

St Rollox Church does not hold any endowment funds

3. Analysis of Receipts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Analysis of Donations					
Gift Aid WFO	25696	0	0	25696	21306
WFO Scheme (non Gift Aid)	1625	0	0	1625	4269
Tax Recovered on Gift Aid Donations	6463	0	0	6463	6649
Tax Recovered on GASDS	2000	0	0	2000	1816
Ordinary Offerings (Open Plate)	5420	0	0	5420	4441
Gift Aid Donations	0	0	0	0	0
Weddings and Funerals	0	0	0	0	160
Other Offerings, Donations etc	0	0	0	0	0
Total: Donations	41204	0	0	41204	38641
Other Receipts					
Bank Interest	233	1174	0	1407	1766
Use of Premises	4090	0	0	4090	2370
Income from Charitable Activities (NGD)	2140	0	0	2140	710
Sale of assets	0	0	0	0	0
Grants	0	0	0	0	0
Other Receipts	192	6897	0	7089	7533
Total: Other Receipts	6655	8071	0	14726	12379
Total Receipts	47859	8071	0	55930	51020

4. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds					
Offering envelopes	0	0	0	0	0
Charitable activities					
Worldwide Ministries and Mission Commitment					
Giving to Grow Commitment	23022	0	0	23022	12523
Presbytery Dues	946	0	0	946	2612
Total: Ministries and Mission Commitment	23968	0	0	23968	15135
Local Ministry Staffing Costs					
Minister's Travel Expenses	57	0	0	57	0
Pulpit Supply	1390	0	0	1390	6120
Organist	450	0	0	450	900
Church Cleaning	2974	0	0	2974	2648
Total: Local Ministry Staffing Costs	4871	0	0	4871	9668
Church: Buildings, Services and Maintenance Costs					
Property Insurance (Church and Manse)	3744	0	0	3744	3268
Energy Supplies: Gas and Service Contract	4996	0	0	4996	3678
Energy Supplies: Electricity	4151	0	0	4151	5152
Gas Systems Management	0	0	0	0	0
Security Alarm Systems	319	0	0	319	264
Fire Alarm Maintenance and Annual Check	264	0	0	264	264
Fire Protection Equipment and Annual Check	254	0	0	254	246
Emergency Lighting Annual Maintenance and check	0	0	0	0	0
Water & Sewerage	0	0	0	0	0
Church Grounds and Gardens Maintenance	1920	0	0	1920	1800
Fabric Repairs & Maintenance	0	0	0	0	708
General Activity Running Expenses	1033	0	0	1033	1319
Total: Church Buildings Costs:	16681	0	0	16681	16699

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Manse: Buildings, Services and Maintenance Costs					
Security	282	0	0	282	135
Heating Service Contract	270	0	0	270	270
Energy	1085	0	0	1085	77
Council Tax	0	0	0	0	0
Property Repairs and Maintenance	236	0	0	236	0
Garden Maintenance	975	0	0	975	675
Total: Manse Buildings Costs	2848	0	0	2848	1157
Christian Outreach, Teaching and Education					
Church Catering	0	0	0	0	0
Church Lunches	225	0	0	225	309
Christian Outreach	0	0	0	0	128
Sunday Clubs and Teenagers	0	0	0	0	0
Scripture Union Camps	2366	0	0	2366	0
Total: Christian Outreach, Teaching and Education	2591	0	0	2591	437
Christian Partnerships					
Anne Davidson:OM	840	0	0	840	840
Total: Christian Partnerships	840	0	0	840	840
Other General Local Costs					
Bank Charges	0	0	0	0	0
Printing, stationery, photocopying	80	0	0	80	0
Telephones and Broadband	1147	0	0	1147	913
Communication Technology & CCLI Licences	681	0	0	681	679
Church Gifts and Presentations	385	0	0	385	80
Total: Other General Local costs	2293	0	0	2293	1672
St Rollox Congregation New Church Build Fund					
Furniture & Equipment	0		0	0	684
Annual Service and Maintenance Costs	0	790	0	790	510
Repairs	0	1906	0	1906	2112
Total: St Rollox Congregation New Church Build Fund	0	2696	0	2696	3306
CPO Compensation Fund					
Manse Garden Maintenance	0	0	0	0	900
Security Alarm Re-connection fee	0	0	0	0	79
Community Outreach Project	0	0	0	0	0
Manse Windows	0	0	0	0	0
Manse External Rendering	0	0	0	0	0
Manse Roof Overhaul	0	0	0	0	0
Energy Compliance Checks and Certifications	0	0	0	0	0
Total: CPO Compensation Fund	0	0	0	0	979
Total Charitable Activities	54,092	2,696	0	56,788	49,893
Governance costs					
Independent examiner's fees	300	0	0	300	150
Total Payments	54,392	2,696	0	57,088	50,043

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 £32433 and the maximum stipend in 5th and subsequent years of service was £39856

6. Unbilled Property Maintenance

The annual service and maintenance of all Gas Related Systems, including gas mainline check, main gas boiler, underfloor heating and ventilation interlock, was carried out and certified during December 2025. However we have not yet been billed for the work.

The annual emergency lighting service and maintenance, including a significant system upgrade, together with other necessary electrical improvements, were carried out during October - December and the bills are due for payment in January. The upgrade to ELS includes better quality, self testing LED lights with a minimum 5 year warranty. This should significantly reduce the ELS bills in future years.

St Rollox Church of Scotland:Glasgow

Charity Registration Number: SC015459

Appendix

Year ended 31 December 2025

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

Temporary Account

Year ended 31 December	2025	2024
	£	£
Credit Balance year end		
Debit Balance year end	73,435	73,435

These costs will be met by Glasgow City Council under the CPO when the final valuations are approved by the District Valuer