

St Andrew and St Nicholas Church of Scotland, Glasgow

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31 December 2025

Congregation No: 160997

Charity No: SC011527

Trustees Report

Year ended 31 December 2025

The Trustees are pleased to present their Report and Accounts for the year ended 31 December 2025.

Reference and Administrative Information

Charity's Legal Name	St Andrew and St Nicholas Church of Scotland, Glasgow
Scottish Charity Number	SC011527
Congregation Reference No	160997
Contact Address	R Barclay 7 Hillside Road Glasgow, G43 1DD

Trustees

The following served on the Kirk Session during the year:

Alison Fenton	(Interim Moderator)	
Robert Barclay		Maria Kirk
Elizabeth Bennett		Hidy Little (resigned 19/1/25)
Rhona Boyle		Kathleen McLean
Stewart Boyle		Rita McLean (deceased 20/3/25)
Norma Brodie		Susan Moffatt
Esther Campbell		Barbara Paul
Yvonne Carson		John Spence
Jacqueline Doig		Bruce Steven
Helen Forrest		Dorothy Steven
Joan Hamilton		Iain Sutherland
Margaret Harkess		Irene Sutherland
Shona Hides		Natalie Sutherland
Lynne Kerr		Robert Warrender

Principal Office-bearers

Minister	Vacant
Interim Moderator	Alison Fenton
Session Clerk	Stewart Boyle
Congregational Treasurer	Joan Hamilton

Independent Examiner

Isabel McDermott
1420 Dumbarton Road
Glasgow, G14 9DR

Bankers

Bank of Scotland
2210 Paisley Road West
Glasgow, G52 3SJ

Structure, Governance and Management

The Church is administered in accordance with the terms of the Church of Scotland's Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

The members of the Kirk Session are the charity trustees. The Kirk Session is comprised of the minister, who is elected by the congregation and inducted by Presbytery, and the elders of the church who are chosen from those members of the church who are considered to have the appropriate gifts and skills. In a ministerial vacancy, an Interim Moderator is appointed by Presbytery and is also a trustee.

Trustees Report

Year ended 31 December 2025

Organisational Structure

The Kirk Session which has six scheduled meetings in a year is responsible for all affairs within the Church. Certain responsibilities are delegated to the Finance Committee, the Pastoral Care Committee, the Property Committee and the Worship Committee as appropriate and a small group representing the Session at "Cluster" meetings has dealt with the formation of a new Presbytery Plan as required by the General Assembly of 2021. The plan was approved by Presbytery in June 2023, and the group continued to meet to plan its implementation. In addition, ad hoc meetings are held as circumstances require.

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.

A service of worship takes place each Sunday at 11.00 a.m. with additional services at Christmas and Easter. The Sunday School also meets on Sunday and joins in the main service until after the Children's address. Weekday activities include a Friendship Club, Guild, Knitting Group and Line Dancing Group for adults and uniformed organisations (Boys Brigade and Guiding) and Dance Clubs cater for the younger members of the community. A Spring Fayre, Christmas Fayre and a number of social events, including "Breakfast with Santa", have been arranged by the Social Committee over the year.

There are ecumenical links through the G52 Churches Together Group, with the neighbouring Church of Scotland congregations (Cardonald and Hillington Park), the Scottish Episcopal Church (The Church of the Good Shepherd), the CBC Community Church and the two Roman Catholic Churches (Our Lady & St George and Our Lady of Lourdes). Social events are organized as well as joint services and a Walk of Witness on Good Friday. There is also a strong chaplaincy link with our four local schools, Sandwood Primary, Hillington Primary, Rosshall Academy and Linburn Academy.

Achievements and Performance

More than three years after the discovery of dry rot in the area refurbished in 2021 we were pleased to see the remedial work finally completed this year and the sanctuary and foyer able to return to full use.

However, the Church remains vacant as we still cannot call a new Minister pending the resolution of problems created by the "Presbytery Plan". During the year Presbytery agreed to a change which saw Hillington Park and St Christopher's Priesthill & Nitshill unite in June and for a period it was thought that there would be a linkage between the new Glasgow: Hillington Park and Priesthill Trinity Church of Scotland and St James Pollok. That would have left Cardonald and us to come to an arrangement and discussions commenced. An initial suggestion of a linkage was rejected by Presbytery in favour of a union and both Kirk Sessions initially agreed to that course, and we reached the stage of congregational meetings being called to vote on a name for the new charge. However, at that point Cardonald's Kirk Session withdrew its approval for a union with us. With Cardonald out of the equation we have moved, with Presbytery approval, to considering a linkage between us and St James Pollok.

On the home front, Mrs Alison Fenton has continued as our Interim Moderator and has led worship once a month. We thank her for her guidance and commitment in what has been difficult circumstances as we have tried to overcome the problems posed by Presbytery Planning. Our Assistant Minister, Rev Liz Johnston Blythe, who we were pleased to welcome last year, took her leave in September to take up a call from Rutherglen URC and East Kilbride URC and we wish her well in her new charge. We have also enjoyed a range of people on pulpit supply during the year including Rev Eleanor McMahon, a former Interim Minister at St Nicholas between 2013 and 2015, who conducted the October and December Communion services.

We had a successful year as regards the various organisations and the events run by the Social Committee which for the first time included visits to England (Carlisle) and Northern Ireland (Belfast). The Christmas Appeal organised by the Boys Brigade and Guiding and a number of events in support of The Beatson were also well supported.

Trustees Report

Year ended 31 December 2025

Financial Review

The accounts show a deficit in unrestricted funds of £30,537 this year compared with a surplus in 2024 of £32,476. Last year we benefitted from legacies totalling £17,087 and a vacancy allowance of £11,196 but had nothing from these sources in 2025. Members will be interested to know that we paid £97,803 in respect of the dry rot work with the insurance company meeting £58,000 of the cost and us drawing down £27,600 from the funds held by the General Trustees from letting the manse as shown in the appendix. We are hopeful of receiving a further £11,600 from the insurance company in respect of VAT. The accounts give further analysis of the results with the cost of ministry and energy showing significant increases as expected and we paid around £10,000 for repairs to the church heating system and the manse. So, 2025 turned out to be a challenging year as predicted.

The manse continues to be rented. The Appendix shows the “benefit” to date. As can be seen it has provided over £30,000 to pay for the cost of repairs. However, one has to repeat the cautionary comment – the income is assessable for Giving to Grow with 60% of it added to our assessment (2 years in arrears). So, the whole of the current balance will be claimed for Giving to Grow over the next 2 years.

We would record our thanks to all the volunteers whose efforts have helped in running the church this year. In addition to enabling the church to function they have saved it significant sums of money.

Reserves Policy

It is the Trustees’ policy to hold unrestricted reserves of at least 6 months expenditure for general and specific purposes. At the year end the Church held unrestricted cash funds of £65,593 (2024 - £96,130) which, pleasingly, still meets the policy even after the exceptional expenditure incurred in 2025.

The Church also held £67,375 (2024 - £66,250) of restricted funds which have been provided for specific purposes as detailed in note 2 of the accounts. It was also pleasing to see the result of the appeal to support the Flower 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 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 26 February 2026 and signed on their behalf by



Session Clerk

Independent Examiner's Report to the Trustees of St Andrew and St Nicholas Church of Scotland, Glasgow (SC011527)

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 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 requirements of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 (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 accounts.

Independent examiner's statement

In the course of my examination of the accounts for the year ended 31 December 2025, 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the Charities Accounts (Scotland) Regulations 2006 (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.

I. McDerment

Isabel McDerment
1420 Dumbarton Road
Glasgow
G14 9DR

Date 7 April 2026

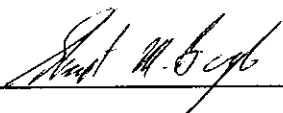
St Andrew and St Nicholas Church of Scotland, Glasgow
Receipts and Payments Account
for the year ended 31 December 2025

		<i>Unrestricted Funds 2025</i>	<i>Restricted Funds Church Organisations 2025</i>		<i>Total 2025</i>	<i>Total 2024</i>
	<i>Note</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Receipts						
Donations	3	42,151	199	-	42,350	48,269
Legacies		-	-	-	-	17,087
Sale of Work, Fayres, etc		4,595	-	-	4,595	5,035
Use of premises		17,155	-	-	17,155	16,450
Bank & Deposit interest		5,252	178	-	5,430	4,506
Draw down from GTs		30,864	-	-	30,864	-
Organisations		-	-	2,404	2,404	1,782
		-----	-----	-----	-----	-----
		100,017	377	2,404	102,798	93,128
Sale of Fixed Assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Receipts		100,017	377	2,404	102,798	93,128
		-----	-----	-----	-----	-----
Payments						
Costs of generating funds	4	173	-	-	173	193
Charitable activities	4	130,381	124	1,532	132,037	59,134
Governance costs	4	-	-	-	-	-
		-----	-----	-----	-----	-----
		130,554	124	1,532	132,210	59,327
Building Fund Costs		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Payments		130,554	124	1,532	132,210	59,327
		-----	-----	-----	-----	-----
Excess of Receipts over Payments for the year before Transfers		(30,537)	253	872	(29,412)	33,801
Transfers			-		-	-
		-----	-----	-----	-----	-----
Excess of Receipts over Payments for the year after Transfers		(30,537)	253	872	(29,412)	33,801
		=====	=====	=====	=====	=====

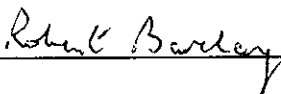
St Andrew and St Nicholas Church of Scotland, Glasgow
Statement of Balances
At 31 December 2025

		<i>Unrestricted Funds 2025</i>	<i>Restricted Funds Church Organisations 2025</i>		<i>Total 2025</i>	<i>Total 2024</i>
	<i>Note</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Bank & Deposit Balances						
Bank & deposit balances brought forward		96,130	64,834	1,416	162,380	128,579
Movement in year:						
Excess of Receipts over Payments for the year		(30,537)	253	872	(29,412)	33,801
Bank & deposit balances carried forward						
	2	65,593	65,087	2,288	132,968	162,380
Investments at market value						
		-	-	-	-	-
Other Assets						
	7	21,600	-	-	21,600	6,000
Liabilities						
	8	2,000	-	-	2,000	2,000

The accounts were approved by the Trustees on 26 February 2026 and signed on their behalf by:



Session Clerk



Finance Convener

St Andrew and St Nicholas Church of Scotland, Glasgow
Notes forming part of the Accounts
for the year ended 31 December 2025

1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & 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.

2. Movements in Funds

	<i>At</i>				<i>At</i>
	<i>1 Jan</i>	<i>Receipts</i>	<i>Payments</i>	<i>Transfers</i>	<i>31 Dec</i>
	<i>2025</i>	<i>2025</i>	<i>2025</i>	<i>2025</i>	<i>2025</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
<i>Unrestricted funds</i>					
Fabric Fund	4,950	2,834	-		7,784
Legacy Fund	14,479	654	-	(654)	14,479
General Fund	76,701	96,529	(130,554)	654	43,330
	-----	-----	-----	-----	-----
	96,130	100,017	(130,554)	-	65,593
	-----	-----	-----	-----	-----
<i>Restricted funds</i>					
Building Fund	10,726	-	-		10,726
Fabric Fund	50,000	-	-		50,000
Equipment Replacement Reserve	3,649	178	-	-	3,827
Mission Campaign Fund	167	-	-	-	167
Benevolent Fund	292	199	(124)	-	367
Flower Fund	45	2,310	(1,481)	-	874
The Sunday School	1,371	94	(51)		1,414
	-----	-----	-----	-----	-----
	66,250	2,781	(1,656)	-	67,375
	-----	-----	-----	-----	-----
<i>Total Funds</i>	162,380	102,798	(132,210)	-	132,968
	=====	=====	=====	=====	=====

St Andrew and St Nicholas Church of Scotland, Glasgow
Notes forming part of the Accounts (contd.)
for the year ended 31 December 2025

2. Movements in Funds (contd.)

Purpose of Funds

Unrestricted Funds

- Fabric Fund - The Trustees have set aside funds for maintenance of the Church property.
- Legacy Fund - Balance of specific legacies. Interest thereon credited to General Fund.
- General Fund – Deals with the day to day running of the Church.

Restricted Funds

- **Building** Fund – Set up to deal with redevelopment costs following union
- Fabric Fund – Holds legacy and other donations specifically given for the maintenance of the Church property.
- Equipment Replacement Reserve – For future purchases of organ, amplification and printing equipment.
- Mission Campaign Fund - Monies specifically given to fund local mission.
- Benevolent Fund - Provides small gifts to the aged and infirm
- Flower Fund – Provide flowers for display during services of worship which are then distributed to the sick and bereaved.
- Sunday School – Deals with the activities of the Sunday School including providing prizes for the children.

3. Analysis of Donations

	<i>Unrestricted</i>	<i>Restricted Funds</i>			
	<i>Funds</i>	<i>Church</i>	<i>Organisations</i>	<i>Total</i>	<i>Total</i>
	<i>2025</i>	<i>2025</i>	<i>2025</i>	<i>2025</i>	<i>2024</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Offerings (WFO & Standing Orders)	37,898	-	-	37,898	39,479
Tax Recovered on Gift Aid Donations	1,641	-	-	1,641	6,000
Ordinary Offerings (Open Plate)	1,092	-	-	1,092	1,106
Building Fund Donations		-		-	-
Other Offerings, Donations etc	1,520	199	-	1,719	1,684
	-----	-----	-----	-----	-----
	42,151	199	-	42,350	48,269
	=====	=====	=====	=====	=====

St Andrew and St Nicholas Church of Scotland, Glasgow
Notes forming part of the Accounts (contd.)
for the year ended 31 December 2025

4. Analysis of Payments

	<i>Unrestricted</i>	<i>Restricted Funds</i>			
	<i>Funds</i>	<i>Church</i>	<i>Organisations</i>	<i>Total</i>	<i>Total</i>
	<i>2025</i>	<i>2025</i>	<i>2025</i>	<i>2025</i>	<i>2024</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
<i>Costs of Generating Funds</i>					
Offering Envelopes	173	-	-	173	193
	-----	-----	-----	-----	-----
	173	-	-	173	193
	-----	-----	-----	-----	-----
<i>Charitable Activities</i>					
Giving to Grow / M&M Contribution	43,549	-	-	43,549	24,198
Presbytery Dues	2,331	-	-	2,331	3,554
Interim Moderator's Expenses	-	-	-	-	11
Council Tax	-	-	-	-	-
Travel Expenses	906	-	-	906	190
Pulpit Supply	1,900	-	-	1,900	2,400
Other Salary Costs	5,035	-	-	5,035	4,242
Dry Rot costs	39,803			39,803	-
Fabric Repairs & Maintenance - Church	8,416	,	-	8,416	3,157
Fabric Repairs & Maintenance - Manse	4,984	,	-	4,984	-
Heat and Light	15,264	-	-	15,264	12,080
Insurance	3,957	-	-	3,957	3,488
Church Office Expenses	2,871	-	-	2,871	2,683
Organisations	-	-	1,532	1,532	1,789
Other expenses	1,365	124	-	1,490	1,342
	-----	-----	-----	-----	-----
	130,381	124	1,532	132,037	59,134
	-----	-----	-----	-----	-----
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
	-----	-----	-----	-----	-----
<i>Other Payments</i>					
Building Fund Costs	-	-	-	-	-
	-----	-----	-----	-----	-----
<i>Total</i>	130,554	124	1,532	132,210	59,327
	=====	=====	=====	=====	=====

5. Trustee Remuneration and Related Party Transactions

During the year none of the trustees received any reimbursement of expenses (2024 - 1 trustee received £11 in respect of travelling expenses).

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.

St Andrew and St Nicholas Church of Scotland, Glasgow
Notes forming part of the Accounts (contd.)
for the year ended 31 December 2025

6. 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. 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.

7. Other Assets

	2025	2024
	£	£
Manse (vested with Church of Scotland General Trustees)	-	-
Gift Aid Tax Refund Due	10,000	6,000
VAT from Insurance company	11,600	-
	-----	-----
	21,600	6,000
	=====	=====

8. Liabilities

	2025	2024
	£	£
Heating and Lighting	2,000	2,000
	=====	=====

9. Collections for Third Parties

	2025	2024
	£	£
Lodging House Mission	265	187
Erskine Hospital	192	175
Christian Aid	277	220
	-----	-----
	734	582
	=====	=====

St Andrew and St Nicholas Church of Scotland, Glasgow

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

	<i>2025</i>	<i>2024</i>
	<i>£</i>	<i>£</i>
CAPITAL ACCOUNT		
Credit Balance held at 31 December at cost	<u>-</u>	<u>-</u>
Market Value at 31 December	<u>-</u>	<u>-</u>
 REVENUE ACCOUNT		
Credit Balance at 1 January	31,409	17,955
Rent of manse (net of agent's fees)	13,893	13,848
Interest	1,116	1,061
Drawn down by church to meet cost of: dry rot repairs	(27,600)	-
manse repairs	(3,264)	-
Admin charges	(520)	(1,218)
Manse costs	<u>(1,040)</u>	<u>(237)</u>
Credit Balances held at 31 December	<u>13,995</u>	<u>31,409</u>