The Church of Scotland

Stepps Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS YE 2025

Congregation No: 161053

Charity No: SC 014212

Reference and Administrative Information

Charity Name:	Stepps Parish Church
Charity Registration Number:	SC014212
Congregation Reference No:	161053
Contact Address:	17 Whitehill Av Stepps Glasgow G33 6BL

Trustees

Mrs Liz Ashmole, Mrs Helen Baker, Mr Scott Baker, Mr Jim Burns, Mrs Anne Bunyan, Mrs Susan Gowans, Mr Jim Hope, Mrs Ailsa Macdonald, Mrs Lorraine Robertson, Mr Alastair Sim, Mrs June Thomson

Principal Office-bearers

Minister: Reverend Monica Michelin-Salomon/Interim Moderator (until March 2026)

Session Clerk:Alastair M Sim

Treasurer:Mrs Susan Gowans

Independent Examiner

Premier Accounting

9B Dalrymple Court Kirkintilloch G66 3AA

Bankers

Royal Bank of Scotland,
116 Cowgate
Kirkintilloch
Glasgow
G66 1JX

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 Deed of Constitution (or Deed of Constitution (Unitary Form)).

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. A new minister has been approved and appointed and is a member of the Kirk Session, has been elected by the congregation and inducted by Presbytery. The Kirk Session has not appointed any new members since the last report.

Organisational Structure

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

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.

The congregation meets for worship every Sunday at 10.00am in the sanctuary, the new time following our Service of Linkage held in November. Prior to this worship was at 11.00am

Additional services of worship are held on Maundy Thursday, Good Friday, Easter Day,

Trustees' Annual Report (cont)
Year ended 31 December 2025

Achievements and Performance

2025 has seen a good follow on from the recent success with the linkage Garthamlock, Ruchazie and Craigend Parish Church (GRaC). The two churches have enjoyed a very good working relatinship together.

A new minister, Mr Robbie Hamilton, was appointed to Stepps Parish Church and took up post in March 2026. The appointment was carried by a Nomination Committee formed of members from the two churches.

Rev. Monica Michelin-Salomon was appointed as interim moderator of the linked charge up until the appointment of Rev. Robbie Hamilton. Her appointment assisted the progress of vacancy through moderating session meetings and advising the Nomination Committee.
Mrs.Ailsa Macdonald continued her role as Bone Fide Elder and kept the Session informed of information which she had gathered by attedning the Presbytery meetings. Mr. Alastair Sim (Session Clerk) attend the Church of Scotland General Assembly in May 2025 and reported back During the period of vacancy SPC was grateful to the assistance of two retired Ministers within the Congregation and also worship leaders. Along with this we had the services of a locum minister, Miss Elaine McKinnon, until she had an accident and had to take sick leave. We had the Weekly worship attendance averaged 30-45 attendees with numbers increasing to 55 on Easter Sunday and 75 on Remembrance Sunday and 68 attending our Watchnight Service.

Special services marked WDP, Holy Week / early morning Lochside Praise service on Easter Sunday, Christian Aid week, Harvest Thanksgiving, BB Founder's Day and Advent service including an All Age Nativity service and Watchnight service with hospitality served afterwards. Charities supported throughout the year included World Encephalitis Day, MacMillan Cancer Support, Save the Children, F.A.R.E Scotland, St. Vincent's Hospice, Aberlour Childrens Charity,Christian Aid as well as regular donations to LHM360.
Congregational news continued to be shared via our parish Prospect magazine with weekly worships live streamed each Sunday attracting on average between 15-30 views.

Our Church Halls are occupied each night generating a regular income stream for our congregation and include various children's sports clubs, advisory services, dance clubs, Mother and Baby etc. as well a regular community councillors' surgery.

The congregation of Stepps Parish Church was formed in 1983 by the union of the two former Church of Scotland congregations in Stepps. The membership of the congregation i.e., those on the Communion Roll is currently 166 persons. However, there are estimated to be about sixty
The numbers in the Sunday Club remain steady with a weekly attendance of between 2 - 6. There were no weddings, three funerals and one baptisms during 2025.

Financial Review

The Trustees aim to hold reserves of approximately six months' expenditure, including designated funds. At the end of 2025, the church held unrestricted funds of £77628 of which £-2305 makes up the General fund, £3628 has been designated for fabric and in addition the deficit on the General fund is set against the overall reserves. The remaining amount of £76305 related to the designated legacies fund. This is the balance remaining from legacies received from time to time and it is the Trustees policy to use this fund for special projects. Interest on the legacies fund is transferred to the General Fund at the end of each year if required an in 2025 this amounted to £0.

Reserves Policy

Charities are required to have a reserves policy to show that they have sufficient reserves to continue to meet their obligations and to show that excess reserves are not being held. The trustees aim to hold reserves of approximately six months expenditure. including designated funds. At the end of 2025 the church held unrestricted funds of £77628. Budgeted expenditure for 2025 is £80000 meaning that a balance of around £40000 should be held as a general reserve. By the end of 2025 the church held unrestricted funds of £77628 including £76305 in the Legacies fund which meets the policy.

The Church also held £8666 of restricted funds which have been provided for the purposes specified in Note 2

Trustees' Annual Report (cont)
Year ended 31 December 2025

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 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 must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Alastair M. Sim

Session Clerk Mr. Alastair M. Sim

Date ....14|10|26..... **2026**

Independent Examiner's Report to the Trustees of Stepps Parish Church

I report on the accounts of the charity for the year ended 31st 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 accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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. 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 9 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.

Name Umair Abbas

Umair Abbas, MSc, FCCA

Address:

Premier Accounting 9B Dalrymple Court Kirkintilloch G66 3AA

Date 14/10/26

Premier Accounting PA Chartered Certified Accountants

Stepps Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Church 2025	Restricted Organisations 2025	Total 2025	Total 2024
Receipts		£	£	£	£	£
Donations	3	41,241	-	-	41,241	43,709
Legacies		55	-	-	55	2,000
Activities for Generating Funds		2,078	-	-	2,078	2,188
Bank & Deposit interest		2,137	-	-	2,137	2,719
Church Organisations		-	-	5,301	5,301	5,712
Rental of premises		17,749	-	-	17,749	18,248
Investment income		66	-	-	66	130
Other Receipts		188	-	-	188	1,291
Total Receipts		63,514	-	5,301	68,815	75,998
Payments	5					
Costs of generating funds		80	-	-	80	-
Charitable activities		74,083	850	3,417	78,351	81,159
Governance costs		1,200	-	-	1,200	1,350
Total Payments		75,364	850	3,417	79,631	82,509
Excess of Receipts over Payments for		(11,850)	(850)	1,884	(10,816)	(6,511)
Transfers		-	1,705	(1,705)	-	-
Excess of Receipts over Payments for		(11,850)	855	179	(10,816)	(6,511)

Stepps Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £		Restricted Church 2025 £	Restricted Organisations 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances							
Balances bought forward							
Bank & Cash		54,443		7,811	1,287	63,541	71,792
General Congregational Purposes		35,035				35,035	33,295
		89,478	#	7,811	1,287	98,576	105,087
Movement in year:							
Excess of Receipts over Payments for the year		(11,850)		855	179	(10,816)	(6,511)
Balances Carried Forward		77,628	#	8,666	1,467	87,761	98,576
Bank & Cash		41,036		8,666	1,467	51,169	63,541
General Congregational Purposes		36,592				36,592	35,035
		77,628		8,666	1,467	87,761	98,576
Investments at market value							
Cost £		1,036		-	-	1,036	1,006
Assets							
Gift Aid Receivable		6,733		-	-	6,733	6,764
Liabilities		-		-	-	-	-

The accounts were approved by the Kirk Session and Financial Board on 14/10/26

For and on behalf of the Kirk Session and Financial Board

Alastair M. Sim. **Session Clerk**

Susan Gowans **Treasurer**

Stepps Parish Church
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Mr Alastair Sim who is a member of the Kirk Session received £4058 for providing his services as organist during the year.

2. Movements in Funds

	At 1 Jan 2025 £		Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds						
Designated Fabric Fund	3,628		-	-	-	3,628
Legacies Fund	76,250		55	-	-	76,305
General Fund	9,600		63,459	75,364	-	- 2,305
	89,478	#	63,514	75,364	-	77,628
Restricted funds						
Church Roof Fund	3,035		-	850	-	2,185
Chesnut Café (Bank)	4,665		-	-	1,705	6,370
Young Peoples Festival Fund	111		-	-	-	111
	7,811	#	-	850	1,705	8,666
	97,289	#	63,514	76,214	1,705	86,294
Church Organizations						
Sunday Club	188		286	245	-	229
Badminton Club	78		1,115	1,134	-	59
Bible Class	908		-	-	-	908
Chesnut Café (Cash)	114		3,900	2,038	- 1,705	271
	1,288	#	5,301	3,417	- 1,705	1,467
Total funds	98,577	#	68,815	79,631	-	87,761

Unrestricted Funds

Designated Fabric Fund: The Trustees have set aside funds for the maintenance of the church organ and other items
Legacies Fund: The Trustees have retianed funds received from the general legacies. These may be applied for specific projects eg. Major fabric expenditure, purchase of equipment, etc or the may be used to cover shortfalls with in the General Fund. The interest from the Legacies Fund is transfered to the General Fund.

Restricted Funds

Church Roof Fund: This fund was estabilised for the repair of the church roof following the theft of the lead. The balance
Chesnut Café Fund: This fund was estabilised for the development of the Chesnut Café.
Young Peoples Festival Fund: This fund was established to meet the costs of a young persons festival to be held in 2019.
Church Organisations' funds are donated for the purpose of the particular organisation.

	Unrestricted Funds 2025 £	Restricted Church 2025 £	Restricted Organisations 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	5,575	-	-	5,575	5,578
Gift Aid Donations	21,998	-	-	21,998	22,178
Tax Recovered on Gift Aid Donations	6,854	-	-	6,854	9,460
Ordinary Offerings (Open Plate)	2,837	-	-	2,837	3,028
Other Offerings, Donations etc	3,977	-	-	3,977	3,466
	41,241	-	-	41,241	43,710
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes	80	-	-	80	-
Charitable activities					
Giving To Grow	37,039	-	-	37,039	17,530

Presbytery dues	1,584		-	-	1,584	2,481
Minister's expenses	-		-	-	-	-
Pulpit supply	1,640		-	-	1,640	5,665
Fabric repairs & maintenance	10,191		850	-	11,041	26,966
Council Tax	320		-	-	320	1,923
Heat and light	10,135		-	-	10,135	10,717
Insurance	3,452		-	-	3,452	3,273
Organ & music	6,790		-	-	6,790	5,471
Printing, stationery and postage	159		-	-	159	442
Phone, Internet & Web	1,045		-	-	1,045	900
Bank Charges	416		-	-	416	460
Other expenses	1,313		-	-	1,313	1,664
Organisations	-		-	3,417	3,417	3,668
	74,083	#	850	3,417	78,351	81,159
Governance costs						
Independent examiner's fees	1,200		-	-	1,200	1,350
Other payments						
Purchase of assets	-		-	-	-	-
Purchase of investments	-		-	-	-	-
	75,364	#	850	3,417	79,631	82,509

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. Ministers' stipends are paid in accordanc

7. Collections for Third Parties

	2025 £	2024 £
Aberlour Childrens Charity	250	
World Day of Pray	105	
Salvation Army (Dec Coll)		100
Christian Aid		215
Pancratic Cancer Research		215
	355	530

APPENDIX

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

Stepps 161053 Consolidated Fabric Fund	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	292499.24	1,503.39
Market Value of Balances at 31 December	292499.24	1,503.39
REVENUE ACCOUNT		
Credit Balance at 31 December	18955.98	6,692.08
TEMPORARY ACCOUNT		
Credit Balance at 31 December	0	290,995.85