

The Church of Scotland



To promote God's Word and to welcome and support all

Annual Accounts and Trustees Report for Year Ended 31 December 2025

Paisley St George's Church of Scotland

Congregation No: 140789

Scottish Charities No: SC006718

Paisley St George's Church
Trustees Report
Year Ended 31st December 2025

The trustees present their report and financial statements of the charity for the year ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

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 George's fulfils this role in its parish in Paisley.

Our year

This past year has been one of remarkable momentum for our congregation — a season marked by creativity, resilience, and a deepening commitment to living out our mission within the church and across the wider community. What emerges from the year's activity is a portrait of a congregation that is not only active, but thriving: listening to one another, responding to local needs, and embracing new opportunities to worship, serve, and grow together.

Our journey began with the First Congregational Gathering, a joyful moment of togetherness that allowed us to celebrate shared achievements and articulate our hopes for the future. The insights offered during this gathering have already begun shaping the Session's planning, ensuring that our direction remains rooted in the voices and experiences of our members.

Worship has continued to evolve in ways that reflect both tradition and innovation. The introduction of café-style worship during the summer months created a relaxed, welcoming environment that encouraged conversation and connection. The reinstatement of monthly evening services broadened access for those unable to attend in the morning, while the relocation of mid-week worship in Glenburn to the Resource Centre strengthened our presence within the community. Our chaplaincy work in Langcraigs and Bushes Primary Schools — including assemblies and seasonal programmes — extended the church's ministry into the daily life of local families.

A highlight of the year was the Local Church Review, which affirmed the health, direction, and vitality of our congregation. The positive feedback received from the review team was a testament to the dedication of our members, volunteers, and leaders, and it offered encouragement as we continue to discern God's call for the years ahead.

The temporary relocation of worship to the large hall during the Sanctuary Redecoration project became an unexpected blessing. What could have been a disruption instead became a season that showcased our adaptability and unity. The beautifully refreshed sanctuary now stands as a symbol of renewal — both physical and spiritual.

Our commitment to children and families flourished through the six-week Summer Holiday Club, which welcomed more than 100 registered children. This programme provided a safe, joyful space for learning,

play, and friendship, strengthening our connection with families across the community and offering a tangible expression of Christ's love in action.

Community engagement also came alive through the return of the Christmas Fayre and the launch of our first Church Bazaar. These events brought energy and fellowship back into our calendar, drawing in neighbours, raising funds, and reminding us of the joy that comes from gathering in shared purpose.

A new group for adults of working age (Buddies Chill and Chat) was introduced to help members build deeper relationships and strengthen the bonds of congregational life. Alongside this, our partnership with Langcraigs Primary School expanded significantly, with volunteers offering paired reading support, participating in litter picks, support at local school fundraising, and delivering the Easter Code programme to both Langcraigs and Bushes. These efforts reflect our mission to serve our community with compassion, presence, and practical support.

Social and fundraising events — including a Silent Auction, Lawn Bowls competition, Hogmanay Party, quiz nights, and a choral performance by the Glasgow Phoenix Choir — added colour and vibrancy to the year. Each event not only raised funds but also strengthened the sense of belonging that defines our congregation.

Taken together, these activities reveal a church that is outward-looking, mission-driven, and deeply committed to nurturing faith, fostering community, and serving others. As we look ahead, we do so with gratitude for all that has been accomplished and with renewed confidence in the work God continues to call us to do — together.

In December, we received the exciting news that our application for funding through the Church of Scotland's Seeds for Growth scheme was successful. This grant will provide us with the resources to recruit both administrative support and a dedicated development worker in 2026, with a particular focus on engaging families and those under 40. This significant investment will help us build on our momentum from the past year, ensuring that we can continue to grow, innovate and nurture our church community for the future.

Alongside the many signs of growth and renewal, this year has also brought moments that required courage, patience, and faithful discernment. The ongoing process surrounding the sale of church properties has been one such challenge. These decisions, while necessary for the long-term sustainability of our mission, have not been without sadness. Buildings hold memories, stories, and deep emotional connections, and we recognise the sense of loss felt by many within the congregation. As we move through this transition, we do so with gratitude for what these spaces have meant and with trust that God continues to lead us into new possibilities.

Our growth as a congregation with adult and infant baptisms and new members by profession of faith and transfer, also brings with it a renewed responsibility to resource our ministry well. The increasing scale of our programmes — from children's work to community partnerships — means that fundraising will play a more significant role in the years ahead. Rather than viewing this as a burden, we see it as an opportunity: a chance to invest in the future we are building together, to support the initiatives that are bearing fruit, and to ensure that our church remains a vibrant, outward-looking presence in the community.

These challenges remind us that growth is rarely simple, but they also affirm our resilience and our shared commitment to one another. By facing them openly and prayerfully, we strengthen the foundations on which our future ministry will continue to flourish.

Our Membership

The membership of St George's at 31 December 2025 was 307, including 11 adherents. Over 2025 worship services continued in the building and on-line. The number of people worshipping with us continues to grow and allows those living some distance from the Church together with those who are housebound,

unwell or whose work commitments preclude them from joining the congregation to continue to worship with us each week. We also continue to provide monthly worship services at Stanely Park and Hillside View Care homes for residents who like to attend.

The congregation that gathers is multi-generational and includes those who have been members for over 60 years and those who have joined us much more recently. The worship is contemporary with a mix of traditional elements, is warm and welcoming and encourages development of faith. We provided funeral services for 16 families, of which almost a third were parish funerals. We are available to support families with bereavement support and funeral services and our annual Memorial Service which was well attended again by around 50 people. We had a lovely church wedding in the Autumn – a first for many years in our Church. And it was a joy in 2025 to have six children and one adult baptised. Holy Communion was celebrated several times throughout the year. Our Communion services are always open to children, and we encourage participation for those who join us online. Home communion is provided for those who are housebound or in care homes.

Opportunities to get involved

Youth activities encompass our Creche, Sunday Club, Summer club, the Boys' Brigade (incorporating Anchors, Juniors and Company and Senior sections), Girls' Brigade (incorporating Explorers, Junior and Brigadier sections) and Guides.

In addition to our youth groups, we are fortunate in St George's to have many groups both faith based and secular who meet in our buildings providing a varied programme for those in our community.

Groups include:

Adult Groups

Guild
Friendly Hour
Knit and Natter
Needles and Pins
Property Team
Men's Breakfast
Choir
Buddies Chill and Chat
Exercise Groups
Pilates
Line dancers
Chair yoga
Art Classes
Friends from Overseas

For Families

Toddlers
Messy Church
Baby sensory

For Young People

Sunday Club
Boys' Brigade
Girls' Brigade
Girl Guides
Litter pick helpers
Paired reading
Easter Code
Summer holiday club

Already **for 2026** we're introducing Prayer walks for all ages, a new Arts & Crafts Group for young people and Badminton groups for young people and adults all provided in a safe and welcoming environment. We are also looking forward to welcoming an African Children's Choir in February and to further baptisms and new members by Profession of Faith in March.

Here's a small selection of photos of our activities



A concert in church



Messy Church



Our Summer Holiday club



Guild event



Our Toddlers



Congregational Gathering

Financial Review

The principal sources of income are offerings and tax recovered under Gift Aid. The combined income from these sources in 2025 was £114,610 (2024 £110,111) (per Note 1 to Accounts).

Income from hall lets has contributed £6,661 (2024 £8,104) from both Causeyside and the Outreach Centre.

We continued to let the former manse at Glasgow Road until the tenant vacated in October. We are waiting for permission from the General Trustees to sell the house. The rental income was paid directly to the General Trustees of the Church of Scotland and is held in the Consolidated Fabric Fund. In 2025 there was a net gain of £11,306 from rental income and interest. We may draw income from this fund against property maintenance and renovation costs as well as heating and building insurance costs. Sums of £8,295 and £23,798 for buildings insurance and repairs respectively were withdrawn in 2025. The balance of this fund is shown in the Appendix.

Renovation of the Sanctuary cost £68,823 and money was taken from the Robert Alexander Bequest to fund this.

To summarise, total income is £204,765 and spending £255,486 giving a deficit of £50,721. When we take away the reduction in the funds held by the General Trustees the deficit is £71,508. This does not include the increase in value of our investment of £4,023.

Risk Management

The Trustees periodically review and discuss the risks to which the church is exposed and undertake measures to minimise risk.

- 1) Aging congregation, falling attendance and consequent loss of income.
- 2) The church halls in Causeyside building are used extensively by our own organisations throughout the week and we do have commercial lets to external organisations.
- 3) The buildings at the Outreach Centre were closed in September for health and safety reasons. The General Trustees have put the site up for sale.
- 4) The Property Committee undertakes the appropriate measures to maintain the buildings firstly in a wind and watertight condition, and thereafter in good decorative repair using either their own resources or outside contractors. Where major works are required over and above maintenance and decoration, the Trustees are consulted in advance of any work being undertaken.

Reserves Policy

The charity trustees have considered the reserves required and have considered their current and future liabilities. It is the Trustees' policy to hold reserves of approximately 12 months expenditure including designated funds. At the year end the Church held unrestricted funds of £52,656. This represents just less than 4 months expenditure.

The church also held £161,587 of restricted funds provided for the purposes specified in Note 15.

Structure, Governance and Management

The congregation is a registered charity, number SC006718 and is administered in accordance with the terms of the Unitary Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are ruling elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills.

Session is supported by a Business Committee (which comprises the Minister, Session Clerk and the conveners of our Committee streams i.e. Worship, Mission & Outreach, Caring, Teaching and Learning, Environment, Property & Finance, and Communications) and a number of committees each responsible for their own area of work.

The Kirk Session moderated by the Minister is responsible for the affairs of the church and meets monthly but also as required. The Kirk Session continues to exercise pastoral care through co-ordination by the Minister and convener of the Pastoral Care group.

Reference and Administrative Information

Trustees

Members of the Kirk Session for 2025:

[REDACTED]

Members of Session from 29 July 2025:

[REDACTED]

Members of Session now resigned: [REDACTED] – previously on sabbatical

Members of Kirk Session on Sabbatical - [REDACTED]

Principal Office-bearers

Minister: [REDACTED]

Session Clerk: [REDACTED]

Church Treasurer: [REDACTED]

Principal Office

82 Causeyside Street, Paisley PA1 1YP

Charity No: SC006718

Independent Examiner

[REDACTED]

c/o J Bruce Andrew & Co Ltd
21 Forbes Place, Paisley PA1 1UT

Bankers

Royal Bank of Scotland
Paisley Chief Office, 1 Moncrieff Street, Paisley PA3 2AW

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

██████████, Session Clerk

██████████

Date 18th March 2026

Paisley St George's Church of Scotland
Independent Examiner's Report to the Trustees of Paisley St George's
Year ended 31st December 2025

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 10 to 21.

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) (a) to (c) 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

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 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 8 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.


21 Forbes Place, Paisley PA1 1UT


Date: 18th March 2026

Paisley St George's Church of Scotland

Statement of Financial Activities

<u>Year ended 31st December 2025</u>	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
		£	£	£	£	£	£	£	£
Income and endowments from:									
Donations and legacies	1	124,320	5,314	0	129,634	114,017	4,835	0	118,852
Charitable activities	2	5,718	3,233	0	8,951	2,229	2,322	0	4,551
Other trading activities	3	6,661	0	0	6,661	8,104	760	0	8,864
Investments	4	1,349	8,105	95	9,549	2,180	8,987	111	11,278
Other	5	39,173	10,797	0	49,970	26,096	500	0	26,596
Total income		<u>177,221</u>	<u>27,449</u>	<u>95</u>	<u>204,765</u>	<u>152,626</u>	<u>17,404</u>	<u>111</u>	<u>170,141</u>
Expenditure on:	6								
Raising funds		358	0	0	358	364	0	0	364
Charitable activities		168,246	18,059	0	186,305	156,204	7,156	0	163,360
Other		68,823	0	0	68,823	13,966	0	0	13,966
Total expenditure		<u>237,427</u>	<u>18,059</u>	<u>0</u>	<u>255,486</u>	<u>170,534</u>	<u>7,156</u>	<u>0</u>	<u>177,690</u>
Net income/(expenditure) before gains and losses on investments		<u>(60,206)</u>	<u>9,390</u>	<u>95</u>	<u>(50,721)</u>	<u>(17,908)</u>	<u>10,248</u>	<u>111</u>	<u>(7,549)</u>
Net gains/(losses) on investments		0	4,023	0	4,023	0	4,425	0	4,425
Net income/(expenditure)		<u>(60,206)</u>	<u>13,413</u>	<u>95</u>	<u>(46,698)</u>	<u>(17,908)</u>	<u>14,673</u>	<u>111</u>	<u>(3,124)</u>
Transfers between Funds		69,989	(69,894)	(95)	0	3,077	(2,966)	(111)	0
Net movement in funds		<u>9,783</u>	<u>(56,481)</u>	<u>0</u>	<u>(46,698)</u>	<u>(14,831)</u>	<u>11,707</u>	<u>0</u>	<u>(3,124)</u>
Reconciliation of funds:									
Total funds brought forward	15	<u>42,873</u>	<u>218,068</u>	<u>2,157</u>	<u>263,098</u>	<u>57,704</u>	<u>206,361</u>	<u>2,157</u>	<u>266,222</u>
Total funds carried forward		<u>52,656</u>	<u>161,587</u>	<u>2,157</u>	<u>216,400</u>	<u>42,873</u>	<u>218,068</u>	<u>2,157</u>	<u>263,098</u>

Paisley St George's Church of Scotland

Balance Sheet

At 31st December 2025

	<u>Note</u>	Total Funds 2025 £	Prior Year 2024 £
Fixed Assets:			
Tangible assets	9	0	0
Investments	10	55,350	51,327
Total Fixed Assets		55,350	51,327
 Current Assets			
Debtors	11	14,766	14,173
Cash at bank and in hand		153,992	206,236
Total Current Assets		168,758	220,409
Liabilities			
Creditors falling due within one year	12	7,708	8,638
Net Current Assets		161,050	211,771
Creditors falling due after more than one year		0	0
Net Assets		216,400	263,098
 The funds of the charity:			
Endowment funds	15	2,157	2,157
Restricted income funds		161,587	218,068
Unrestricted income funds		52,656	42,873
		216,400	263,098
 Total charity funds	15	216,400	263,098

The accounts were approved by the trustees on 18th March 2026 and signed on their behalf by:

_____ Session Clerk

_____ Treasurer

Paisley St George's Church of Scotland

Year ended 31st December 2025

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended)

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

Paisley St George's Church of Scotland
Year ended 31st December 2025

All tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives,

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Paisley St George's Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Paisley St George's Church of Scotland

Notes forming part of the financial statements

For the year ended 31 st December 2025	Unrestricted Funds 2025	Restricted Funds 2025	Endow ment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£	£	£	£	£
1. Donations and Legacies								
Offerings	96,657	4,854	0	101,511	90,222	2,756	0	92,978
Tax recovered on Gift Aid	17,953	0	0	17,953	19,889	0	0	19,889
Legacies	2,000	0	0	2,000	1,000	0	0	1,000
Value of donated goods	49	0	0	49	0	0	0	0
Other	7,661	460	0	8,121	2,906	2,079	0	4,985
	<u>124,320</u>	<u>5,314</u>	<u>0</u>	<u>129,634</u>	<u>114,017</u>	<u>4,835</u>	<u>0</u>	<u>118,852</u>
2. Income from charitable activities								
Weddings and Funerals	2,472	0	0	2,472	1,660	0	0	1,660
Coffee mornings etc	0	3,233	0	3,233	569	0	0	569
Christmas Fayre	3,246	0	0	3,246	0	0	0	0
Special Effort	0	0	0	0	0	2,322	0	2,322
	<u>5,718</u>	<u>3,233</u>	<u>0</u>	<u>8,951</u>	<u>2,229</u>	<u>2,322</u>	<u>0</u>	<u>4,551</u>
3. Income from other trading activities								
Rent Received – hall lets	6,661	0	0	6,661	8,104	0	0	8,104
Other activities	0	0	0	0	0	760	0	760
	<u>6,661</u>	<u>0</u>	<u>0</u>	<u>6,661</u>	<u>8,104</u>	<u>760</u>	<u>0</u>	<u>8,864</u>
4. Investment Income								
Dividends received	0	1,086	0	1,086	0	1,086	0	1,086
Deposit interest	1,349	7,019	95	8,463	2,180	7,901	111	10,192
	<u>1,349</u>	<u>8,105</u>	<u>95</u>	<u>9,549</u>	<u>2,180</u>	<u>8,987</u>	<u>111</u>	<u>11,278</u>
5. Other Income								
Receipts from General Trustees	32,093	0	0	32,093	16,186	0	0	16,186
Grants	1,000	2,400	0	3,400	5,000	500	0	5,500
Other	6,080	8,397	0	14,477	4,910	0	0	4,910
	<u>39,173</u>	<u>10,797</u>	<u>0</u>	<u>49,970</u>	<u>26,096</u>	<u>500</u>	<u>0</u>	<u>26,596</u>
	<u>177,221</u>	<u>27,449</u>	<u>95</u>	<u>204,765</u>	<u>152,626</u>	<u>17,404</u>	<u>111</u>	<u>170,141</u>

Paisley St George's Church of Scotland

Notes forming part of the financial statements

For the year ended 31 st December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
6. Analysis of Expenditure								
<u>Raising Funds</u>								
Investment Manager's Fees	0	0	0	0	0	0	0	0
Offering Envelopes	358	0	0	358	364	0	0	364
	<u>358</u>	<u>0</u>	<u>0</u>	<u>358</u>	<u>364</u>	<u>0</u>	<u>0</u>	<u>364</u>
 <u>Charitable Activities</u>								
Giving to Grow Allocation	69,253	0	0	69,253	64,773	0	0	64,773
Presbytery Dues	1,871	0	0	1,871	1,848	0	0	1,848
Voluntary Additional Stipend	0	0	0	0	0	0	0	0
Minister's Expenses	5,366	0	0	5,366	3,806	0	0	3,806
Ministerial Assistance - Locum	0	0	0	0	4,173	0	0	4,173
Pulpit Supply	200	0	0	200	0	0	0	0
Other salary costs	14,357	0	0	14,357	16,251	0	0	16,251
Fabric Repairs & Maintenance	29,790	0	0	29,790	21,676	0	0	21,676
Council Tax	3,958	0	0	3,958	2,693	0	0	2,693
Other Building Costs	27,041	0	0	27,041	27,862	0	0	27,862
Church Office Expenses	4,058	0	0	4,058	3,614	0	0	3,614
Organ & Music	926	0	0	926	1,904	0	0	1,904
Other Expenses	11,426	18,059	0	29,485	7,604	7,156	0	14,760
	<u>168,246</u>	<u>18,059</u>	<u>0</u>	<u>186,305</u>	<u>156,204</u>	<u>7,156</u>	<u>0</u>	<u>163,360</u>
Other								
Sanctuary renovation/Audio-visual system	68,823	0	0	68,823	13,966	0	0	13,966
	<u>237,427</u>	<u>18,059</u>	<u>0</u>	<u>255,486</u>	<u>170,534</u>	<u>7,156</u>	<u>0</u>	<u>177,690</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore, support costs relate wholly to that activity and have not been separately identified.

**Notes forming part of the financial statements
for the year ended 31st December 2025**

	2025	2024
	£	£
7. Staff costs and numbers		
Salaries and wages	14,357	16,251
Social security costs	0	0
Total	<u>14,357</u>	<u>16,251</u>

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Ministerial support	0	0
Administration	0	0
Music staff	1	1
Premises maintenance	1	2
	<u>2</u>	<u>3</u>

No employee had employee benefits in excess of £50,000 (2024 nil)

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 2025 the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent year) £39,856.

8. Trustee Remuneration and Related Party Transactions

During the period 14 trustees received reimbursement of expenses incurred totalling £19,615.

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.

During the year a total of £35,901 was donated to the congregation by trustees

Notes forming part of the financial statements
for the year ended 31st December 2025

9. Tangible Fixed Assets

Previously we showed the value of the following Buildings 1) the cost price of the former manse building at Glasgow Road plus 2) the estimated value of the manse building at Hawick Avenue. As both Buildings are vested in the General Trustees of the Church of Scotland their value should not be shown in these accounts. The valuations have been removed.

	Buildings	Office Equipment	Total
Cost	£	£	£
At 1 January 2025	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31 st December 2025	0	0	0
Accumulated Depreciation			
At 1 January 2025	0	0	0
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 st December 2025	0	0	0
Net Book Value			
At 31 December 2025	0	0	0
At 31 December 2024	0	0	0

	Buildings	Office Equipment	Total
Cost			
At 1 January 2024	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31 December 2024	0	0	0
Accumulated Depreciation			
At 1 January 2024	0	0	0
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2024	0	0	0
Net Book Value			
At 31 December 2024	0	0	0
At 31 December 2023	0	0	0

**Notes forming part of the financial statements
for the year ended 31st December 2025**

10. Investments

	2025	2024
	£	£
Market value at 1 st January	51,327	46,902
Unrealised gain / (loss) on investments	4,023	4,425
Market value at 31 st December	<u>55,350</u>	<u>51,327</u>
Investments at cost	<u>33,789</u>	<u>33,789</u>

The following investments are held:

Church of Scotland Investor's
Trust Growth Fund – 8,045 units

11. Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	11,500	11,430
Other (detail where material)	3,266	2,743
	<u>14,766</u>	<u>14,173</u>

12. Creditors

	2025	2024
	£	£
Accruals	4,224	4,066
Guides in Trust	3,484	3,484
Sunday Club coffee morning	0	1,088
	<u>7,708</u>	<u>8,638</u>

13. Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0	0	0	0	0
Investments	0	0	55,350	0	55,350
Current Assets	51,668	5,212	109,721	2,157	168,758
Current Liabilities	<u>(4,224)</u>	<u>0</u>	<u>(3,484)</u>	<u>0</u>	<u>(7,708)</u>
Net assets at 31 Dec 2025	<u>47,444</u>	<u>5,212</u>	<u>161,587</u>	<u>2,157</u>	<u>216,400</u>

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0	0	0	0	0
Investments	0	0	51,327	0	51,327
Current Assets	44,261	3,736	170,255	2,157	220,409
Current Liabilities	<u>(5,054)</u>	<u>(70)</u>	<u>(3,514)</u>	<u>0</u>	<u>(8,638)</u>
Net assets at 31 Dec 2024	<u>39,207</u>	<u>3,666</u>	<u>218,068</u>	<u>2,157</u>	<u>263,098</u>

Notes forming part of the financial statements

for the year ended 31st December 2025

14. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15. Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2025 £
Endowment funds					
Baillie Cowan's Bequest	1,107	49	0	(49)	1,107
Wills/Hamilton Bequest	1,050	46	0	(46)	1,050
	2,157	95	0	(95)	2,157
Restricted funds					
Fabric Funds - Mgt Gilmour Bqst	60,369	5,509	(400)	(1,071)	64,407
Robert Alexander Bequest	143,202	6,336	0	(68,823)	80,715
Benevolent Fund	6,396	343	(60)	0	6,679
Guild	3,147	5,873	(4,843)	0	4,177
Friendly Hour	1,436	2,071	(1,740)	0	1,767
Flower Fund	1,777	1,549	(1,552)	0	1,774
Men's Breakfast Account	0	1,161	(1,058)	0	103
Summer Club	0	2,409	(2,409)	0	0
Social Account	0	5,164	(4,310)	0	854
Outreach Project	884	0	0	0	884
Connect Hub	287	627	(857)	0	57
Refugee Fund	570	430	(830)	0	170
	218,068	31,472	(18,059)	(69,894)	161,587
Unrestricted funds					
General Fund balance	39,207	173,340	(235,046)	69,943	47,444
Designated Eco Fund	0	101	0	0	101
Designated Sunday Café Account	0	1,999	(1,765)	0	234
Designated Organ Fund	1,300	58	(270)	0	1,088
Designated Youth Fund	2,366	1,723	(346)	46	3,789
	42,873	177,221	(237,427)	69,989	52,656
Total funds	263,098	208,788	(255,486)	0	216,400

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
Endowment funds					
Baillie Cowan's Bequest	1,107	57	0	(57)	1,107
Wills/Hamilton Bequest	1,050	54	0	(54)	1,050
	2,157	111	0	(111)	2,157
Restricted funds					
Fabric Fund	193,140	13,397	0	(2,966)	203,571
Benevolent Fund	6,081	315	0	0	6,396
Guild	2,688	4,467	(4,008)	0	3,147
Friendly Hour	1,686	1,345	(1,595)	0	1,436
Flower Fund	1,718	1,399	(1,340)	0	1,777
Outreach Project	1,048	0	(164)	0	884
Connect Hub	0	306	(19)	0	287
Refugee Fund	0	600	(30)	0	570
	206,361	21,829	(7,156)	(2,966)	218,068
Unrestricted funds					
General Fund balance	53,804	152,424	(170,044)	3,023	39,207
Designated Organ Fund	1,236	64	0	0	1,300
Designated Youth Fund	2,664	138	(490)	54	2,366
	57,704	152,626	(170,534)	3,077	42,873
Total funds	266,222	174,566	(177,690)	0	263,098

Purposes of Endowment Funds

Income from Baillie Cowan's Bequest was for the provision of coal to needy persons on the Council ward for which Baillie Cowan served. As the revenue derived has reduced in real terms and the use of coal fallen away the income is put to general parish work.

Income from the Wills/Hamilton Bequest is to be used to provide the Sunday School with a specified sum and the balance is to go for general congregational purposes. The income has fallen to a low level so this is now placed in the Youth Fund.

Purposes of Restricted Funds

Fabric Funds: These are funds comprising donations made specifically for the maintenance of the fabric of the Church properties. It also includes the legacy from the estate of the late Robert Alexander for the maintenance and upkeep of the church building.

Benevolent Fund: This comprises funds set aside for distribution to people and organisations in need.

Guild Fund: This is a fund comprises fees and donations paid by Guild members and friends along with fund raising events to run Guild activities. It is administered separately from the main accounts.

Friendly Hour: This fund comprises donations and contributions from members and friends to create a social gathering and run entertainments and special events for older members of our community. It is administered separately from the main accounts.

Flower Fund: This is a fund to provide flowers for display during services of worship. This includes an externally held working fund.

Men's Breakfast Account: Provides a social gathering for the men of the congregation and others over breakfast monthly. It is administered separately from the main accounts.

Summer Club: From a grant received from Renfrewshire Council provides social activities for children over the Summer months.

Social Account: Social events within the church are self-funded by members and managed in this Fund. It is administered separately from the main accounts.

The Outreach Project: Assists with projects within and out with the local community. A grant of £1,875 was received from Renfrewshire Council in 2022 to support this work.

Connect Hub: Supports church activities in the Outreach Centre and Glenburn area of Paisley. It is administered separately from the main accounts.

Refugee Fund: Supports work with refugees in Paisley and was funded by a grant of £500 from Faith in Community Scotland (Scottish Charity no.SC036787) plus a local donation.

Purposes of Designated Funds

Eco Fund: The Trustees have agreed to set aside funds for a review of environmental improvements with a view to achieving an Eco Award status from Eco-Congregation Scotland.

Sunday Café Account: Provides after Sunday service café and community. It is administered separately from the main accounts.

Organ Fund: The Trustees have set aside funds for the maintenance of the organ.

Youth Fund: The Trustees have set aside funds to support youth organisations associated with the Church.

16. Collections for Third Parties

	2025	2024
	£	£
Christian Aid	777	596
Renfrewshire Food Bank, part of charity no.SC001499	20	0
Crossbasket House	250	0
DEC Middle East	0	169
DEC Myanmar	227	0
Release International	767	0
McMillan Cancer Care	1,030	1,262
Adams House	290	196
Christians Against Poverty	310	0
	3,671	2,223

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>0</u>	<u>0</u>
Market Value of Balances at 31 December	<u>0</u>	<u>0</u>
 <u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>13,642</u>	<u>34,429</u>
 <u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>(3,045)</u>	<u>0</u>

Notes

- 1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
- 2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
- 3. Capital and Revenue accounts are always credit balances but Temporary accounts can be either credit or debit balances. If a debit figure this should not be included as a liability but in most cases will be recouped from property sale proceeds in due course. If this situation applies it may be appropriate to include an explanatory statement as part of the note.*