

St Bride's Episcopal Church
Kelvinside, Glasgow

Annual Report and Accounts
for the year ended
30 June 2025

St Bride's Episcopal Church, Kelvinside, Glasgow

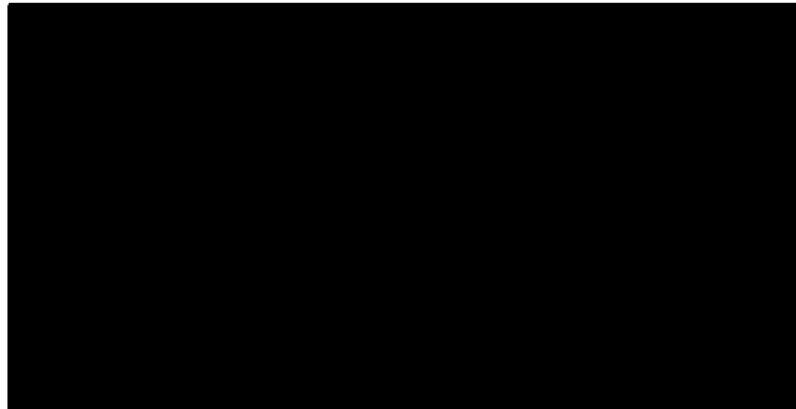
Reference and Administrative Information

Charity Name and Address St Bride's Episcopal Church
69 Hyndland Road
Glasgow
G12 9UX

Scottish Charity Number SC012625

**HM Revenue and Customs
Reference** CR35019

Charity Trustees *Members of the Vestry (Meetings attended: actual/possible)*



Priest-in-Charge

Eucharistic Assistant

Pastoral Assistant

Worship Leader


Director of Music

Sacristan and Head Server



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

Independent Examiner


Hardie McMillan Chartered Certified Accountants
14 Muirend Road
Cardross
G82 5LG

Report of the Vestry (Trustees' Report)

Year ended 30 June 2025

As the Charity Trustees of St Bride's Church, the Vestry presents its report and accounts for the year ended 30 June 2025. These have been prepared in accordance with the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (October 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church is an unincorporated association, governed by Constitution which was fully revised in December 2012. For the purposes of charities law, the members of the Vestry are the Charity Trustees of the Church. The Church is a member congregation of the Diocese of Glasgow and Galloway in the Scottish Episcopal Church. The Bishop of Glasgow and Galloway has pastoral oversight of all congregations within the diocese, and all congregations are subject to Canon Law of the Scottish Episcopal Church. The members of the Vestry normally hold office for three years and are elected at the Annual Congregational Meeting. The Lay Representative, who represents the Church at Diocesan Synod, the Alternative Lay Representative and the People's Warden are elected by the lay members of the congregation at the Annual Congregational Meeting. The Rector's Warden is appointed annually by the Priest-in-Charge. The Vestry Secretary and Treasurer are appointed annually by the Vestry. The Priest-in-Charge is appointed by the Bishop of the Diocese in consultation with the Vestry.

Day to day management is delegated to the Priest-in-Charge, with the Vestry authorising policy relating to temporal affairs. The Priest-in-Charge is responsible for the spiritual affairs of the Church.

All new Vestry members are directed to the Vestry Resources website run by the Scottish Episcopal Church and are provided with a copy of *Guidance for Charity Trustees* issued by the Office of the Scottish Charity Regulator when appointed.

The Vestry reviews on a regular basis the major risks to which the Church is exposed, and systems and procedures have been established to manage those risks.

OBJECTIVES AND ACTIVITIES

The objectives of the Vestry are to advance the mission of the Christian Church through worship, service and fellowship. These objectives are carried out through mission and pastoral activities. The principal activities of the Church are public worship and the spiritual development of its members.

In carrying out its objectives the Vestry depends upon the contribution, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on sub-committees and through group activities, the maintenance of premises and fabric, and a variety of pastoral and social activities. These contributions are all highly valued and all members of the congregation are encouraged to participate in them, as many do.

ACHIEVEMENTS AND PERFORMANCE

During the year under review, the Vestry held seven full meetings and one special planning meeting.

The first full year of Fr Peter Bradley's ministry as Priest-in-Charge saw a development of the positive team spirit which had been fostered during the interregnum. The priorities for the Vestry were the improvement of the financial situation and forthcoming major property repairs.

A sub-group was formed to co-ordinate and deliver an application to the Diocese of Glasgow and Galloway for a Ministry Support Grant. A comprehensive presentation was made by the members of the group, who were rewarded with a grant of £21,000 per annum for the next two years. The Diocesan representatives were impressed with the strength of the presentation, and the Vestry is grateful to those members who devised and presented the successful application.

A further application was made to the Diocese for a mission grant, which was primarily intended to cover the cost of producing weekly service booklets for the Sunday Eucharist. A grant of £1,500 was received, which was sufficient to cover the first six months of production.

The Vestry initiated a stewardship campaign, which proved successful, with twenty new pledges being received, sixteen of which reflected increases in the amount donated. In total, the pledges represented an increased annual income of £4,670. The Vestry is grateful to those who responded.

Discussions with the Diocese resulted in confirmation that 50% of legacy funds received would be exempt from Diocesan Quota, and that facilities hire income was not assessed for Quota purposes.

Much of the work of the Property Committee during the year related to the prospect of major repairs following damage to the west and south walls caused by storms in December 2024 and January 2025. Although it will not be possible to apply for financial support from the Diocese, alternative methods of funding are being investigated and quotations for the work are being sought. It may be appropriate to combine the work with repairs to the south wall windows. Additional property work in the Church included the clearing of the flat roof; the purchase of heaters for the Upper Crypt; the replacement of the bell sounder for disabled access; the cleaning of the marble floor; and the installation of an improved, cheaper broadband system. A Hive unit was installed to improve control of the heating system.

Regular maintenance and servicing of equipment was carried out. A heating monitor project was carried out during the winter months. Risk assessment and risk management documents have been produced. A group of members of the congregation has been responsible for upkeep and maintenance of the Church garden.

The Vestry arranged for a silversmith to provide a valuation of the church communion vessels and other plate.

The pattern of worship during the year continued as before, with a regular pattern of midweek Eucharists and other services. Choral Eucharist was celebrated every Sunday except during the choir holiday periods, when there was a Sung Eucharist on Sunday mornings led by a cantor. There was a full programme of services during Advent and Christmas 2024, with the introduction of Christingle and crib services to supplement the traditional services of Lessons and Carols. At the Christmas service of Nine Lessons and Carols, one of the lessons was read by a Member of the Scottish Parliament. Holy Week, the Triduum, Easter and other major festivals were celebrated in accordance with previous practice. The monthly Choral Evensong and Benediction continued except during July and August.

The online services of Evening Prayer on Sundays and Mondays continued to take place throughout the year. Compline was said online each evening between Christmas and New Year. These services were well supported by members of the congregation, including those who were unable, for various reasons, to attend Church. Advent and Lent groups were run by the Priest-in-Charge.

St Bride's Day was observed in February, when the Interim Bishop of Glasgow and Galloway celebrated and preached. For the first time in several years, the service was followed by a congregational lunch, which proved enjoyable despite various shortcomings on the part of the venue.

The magazine, the pew sheet, the website and social media all continued to be valuable means of communication. Work continued on developing the website. The magazine continued to be circulated electronically where possible. Services were publicised to the congregation by e-mail on the day before they were due to take place. A welcome pack for new members of the congregation was introduced.

The year saw a high number of events in the Church, with monthly organ recitals and other concerts and recitals throughout the year. St Bride's took part in Doors Open Day in September 2024. Several local community organisations arranged to use St Bride's for their regular programme of meetings for the first time, and there continued to be a high level of interest from other organisations to the extent that the Church is in use every evening during the week. As well as welcoming the increased income from these bookings, the Vestry is pleased with the opportunities for outreach provided by these activities, which are raising the profile of St Bride's in the West End of Glasgow, and it acknowledges the work done by Miss Anne Blackwood in making new organisations aware of the facilities of St Bride's and arranging for them to use the building. The St Bride's Women's Group and the Knitting Group continued their activities.

The Vestry has explored the possibility of using the Church as a venue for additional artistic and musical events, and is in discussions with the Glasgow School of Art and the Royal Conservatoire of Scotland. Consideration is also being given to how St Bride's might meet the needs of the community. Closer liaison is being sought with the residents of Kingsborough Gardens.

Various social events were hosted by the Priest-in-Charge maintenance at the Rectory. These proved to be popular and enjoyable.

██████████ Director of Music, continued to direct and develop the choir during the year under review. Weekly Sunday morning rehearsals prior to the Choral Eucharist were augmented by a monthly Saturday rehearsal covering the music scheduled for the month ahead. During the year, ██████████ and ██████████ were appointed Choral Scholars. The main organ, the chamber organ and the Steinway grand piano were the subject of regular and tuning throughout the year.

Following a concert facilitated by Cappella Nova (SCO 05380) in the Church on 9 February 2025, the charity donated the proceeds of £467.35 to the Church Patronal Festival Appeal. The charity's Outreach wing had also arranged monthly community singing sessions in the Church from November to June inclusive, for which ██████████ donated their services for leadership as a contribution to the Church's own outreach efforts.

Members of St Bride's played an active role in the affairs of the Scottish Episcopal Church at Diocesan, Provincial and Anglican Communion level. ██████████ attended meetings of the North West Regional Council and, although she has stood down as a member of the Church's General Synod, continues to represent the congregation at as many Diocesan events as possible. At the nomination of the Bishop, the Priest-in-Charge has been co-opted on to the Diocesan Council. ██████████ remains as a member of the Liturgy Committee of the SEC, and he continues as an assistant tutor and a member of the Management Committee of the Scottish Episcopal Institute as well as its board of examiners. ██████████ is an editorial board member of the *SEI Journal*. He is a member of the Steering Committee of the International Anglican Liturgical Consultation (IALC), the Anglican Communion's official network for liturgy, and is co-editor of the official findings of the consultation held in Seoul, South Korea, in February 2024. Since May 2025, ██████████ has been a member of the Doctrine Committee of the SEC. St Bride's continues its affiliation to the Scottish Guild of Servers. ██████████ is Almoner of the Scottish Guild of Servers and is therefore a member of the National Guild Council, as is ██████████.

FINANCIAL REVIEW

The results for the year show incoming resources of £84,659 (2024: £75,889) and resources expended of £116,125 (2024: £105,491). This resulted in an operating deficit of £31,466 (2024: (£29,602)). Realised gains on the sale of investments amounted to £1,333 (2024: net of realised gains and unrealised losses: £1,181). The resulting reduction in the reserves in the year was £30,133 (2024: £28,421).

Reserves as at 30 June 2025 stood at £31,886 (2024: £62,019).

The Vestry understands the implications of the Church's diminishing reserves position and is actively taking steps to address these.

At the same time, in the light of the financial challenges facing St Bride's, the Vestry has sought, and received, assurances from the Diocese of its commitment to support the work of St Bride's as the trustees look to find a sustainable way forward. On that basis, the members of the Vestry believe it is appropriate to continue to prepare the annual accounts on a Going Concern basis.

PLANS FOR FUTURE PERIODS

The Vestry continues to keep all aspects of the life of St Bride's under review. During the forthcoming year, it will continue to address the difficult financial circumstances which we will face in the next few years. The Vestry is confident that, under the leadership of our Priest-in-Charge, these financial difficulties can be addressed and overcome, and is encouraged by the increase in congregational numbers in recent months.

The Vestry will continue to address repairs required to the Church and Rectory, and will investigate carrying out the work required on a phased basis.

The development of the children's area at the back of the Church will be a priority.

STATEMENT OF RESPONSIBILITIES OF MEMBERS OF THE VESTRY

Charities Law requires the persons concerned in the management or control of every recognised body to prepare accounts for each financial year which give a true and fair view of its state of affairs and of its results for that period. In preparing these financial statements the members of the Vestry are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation.

The members of the Vestry are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the relevant legislation. The members of the Vestry are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

PROTECTION OF VULNERABLE GROUPS

The Vestry has continued to pay close attention to the welfare of vulnerable groups. During the year, [REDACTED] succeeded [REDACTED] as Officer for the Protection of Vulnerable Groups. The Vestry is grateful to [REDACTED] for her work on safeguarding matters over the years. The subject is a standing agenda item at Vestry meetings. During the year, the Vestry received a presentation from the Provincial Head of Safeguarding.

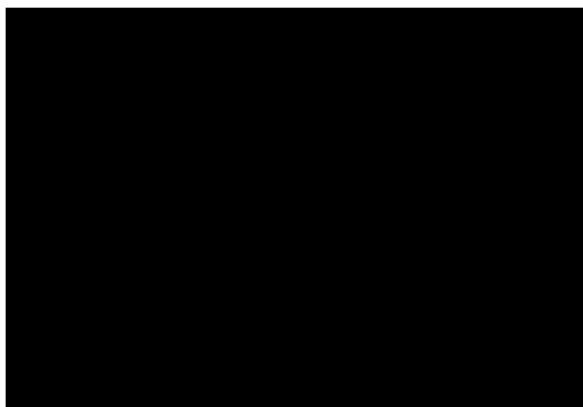
OBITUARY

The Vestry records with sadness the deaths of [REDACTED] and [REDACTED] during the year, and wishes to express its sympathy to their families.

CONCLUSION

In conclusion, the Vestry wishes to thank all visiting clergy who ensured that the pattern of services was maintained during holiday periods, the retiring member of the Vestry; the members of sub-committees and all members of the Congregation who help in so many different ways in carrying on the work of the Church, without whom nothing would be possible. The Vestry is also grateful to the Bishop and Dean for all their help and advice during the year, and to [REDACTED] who arranged clergy to cover Sunday and weekday services when required.

BY ORDER OF THE VESTRY



8 September 2025

St Bride's Episcopal Church
Statement of Financial Activities for the year to 30th June 2025
(Page 1 of 2)

	Notes	General Fund	Robert Lamont Music Fund	Special Project Organ Fund	Total 2025	Total 2024
Incoming Resources						
Incoming resources from generated funds						
<i>Voluntary income</i>						
Congregational Giving	4	31,532	-	-	31,532	24,319
Congregational Donations	5	2,252	1,532	-	3,784	6,704
Legacies	6	3,000	-	-	3,000	10,000
Grants Received	7	12,002	-	-	12,002	-
Activities for generating funds						
Church and Crypt Use	8	25,928	-	-	25,928	21,480
<i>Investment income</i>						
Dividends Received	11	88	-	-	88	4,901
<i>Bank interest received</i>						
Virgin Money		-	-	-	-	2
Incoming resources from congregational activities						
Regular congregational activities	9	662	-	-	662	863
Other incoming resources						
Gift Aid	10	7,261	402	-	7,663	7,621
Total Incoming Resources		82,725	1,934	-	84,659	75,890

St Bride's Episcopal Church
Statement of Financial Activities for the year to 30th June 2025
(Page 2 of 2)

	Notes	General Fund	Robert Lamont Music Fund	Special Project Organ Fund	Total 2025	Total 2024
Resources Expended						
Charitable activities						
Diocesan Quota	13	5,678	-	-	5,678	5,142
Clergy and Staff Costs and Emoluments	14	50,724	1,910	-	52,634	27,743
Priest in Charge expenses	15	2,441	-	-	2,441	472
Church building operational costs	16	26,926	-	1,750	28,676	26,213
Church building fabric costs	16	7,073	-	-	7,073	12,111
Church activities operational costs	17	8,088	-	790	8,878	17,004
Rectory operational costs	17	10,687	-	-	10,687	13,737
Investment management charges	11	-	-	-	-	3,000
Special collections	12	60	-	-	60	70
Total Resources Expended		111,675	1,910	2,540	116,125	105,492

Net Incoming(Outgoing) Resources	24	(2,540)	(31,466)	(29,602)
---	-----------	----------------	-----------------	-----------------

Realised gain/(loss) on sale of investments	-	-	-	2,488
Unrealised gain/(loss) on investments	1,333	-	-	1,307

Transfers between funds

-	-	-	-	-
---	---	---	---	---

Net movement in Funds

(27,618)	24	(2,540)	(30,133)	(28,421)
----------	----	---------	----------	----------

Fund balances at 30 June 2024

45,296	12,594	4,129	62,019	90,440
--------	--------	-------	--------	--------

Fund balances at 30 June 2025

17,678	12,618	1,589	31,886	62,019
--------	--------	-------	--------	--------

St Bride's Church, Kelvinside
Balance Sheet as at 30th June 2025

Note 30 June 2025 30 June 2024

Fixed assets			
Investments at market value:			
Rathbone Investment Management (book value 30 June 2025 £Nil; book value 30 June 2024: £44,644)			57,377
Current assets			
Debtors: amounts due within one year		20	650
Bank balances:			
Virgin Money - Business Account			2,548
Virgin Money - Charity Choice Account			30,667
Net Current Assets/(Liabilities)			33,866
			10,030
Creditors:			
Accounts payable: payments falling due within one year		21	(1,979)
			(5,387)

Total assets less liabilities

31,886	62,019
--------	--------

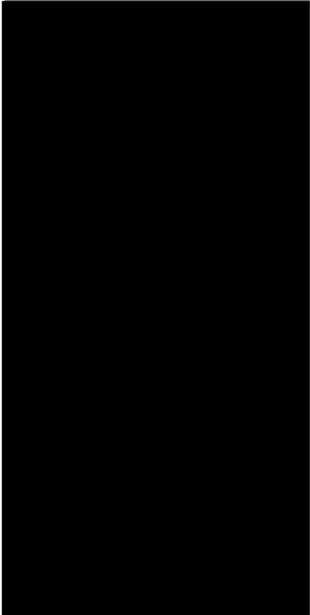
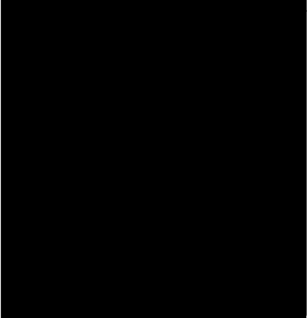
Represented by

General Fund
Robert Lamont Music Fund
Special Project Organ Fund

Total Funds:

2025
17,678
12,619
1,589
31,886

Approved at the Congregational ACM on Sunday 21st September 2025
and signed on their behalf by:



St Bride's Episcopal Church

Notes to the accounts for the year ended 30 June 2025

1. Accounting policies

Basis of preparation of accounts: The accounts have been prepared on an accrued basis and are in accordance with Office of the Scottish Charity Regulator (OSCR) requirements.

Tangible fixed assets and depreciation: The heritable properties (Church building and Rectory) are not shown in the balance sheet. There are currently no fixed assets that require depreciation to be applied.

Fixed asset investments: Investments are shown at market value.

Congregational giving, donations and legacies: Congregational giving, donations, and legacies are accounted

Grant income is accounted for in accordance with the terms of its receipt.

Disposal of investments: Realised profits and losses on the sale of investments are recognised on the date of disposal.

2. Investments

The Vestry decided in July 2024 to drawdown the remaining funds from our Investments Portfolio as the management charges were exceeding the value of the dividends received.

3. Funds

St Bride's has a General Fund and additional designated funds. All funds are unrestricted, and are available for use at the Vestry's discretion in furtherance of the Church's purpose and objectives. Designated funds are unrestricted funds that have been allocated for specific purposes by the Vestry, taking into account the requests and intentions of donors where applicable: while they are not legally restricted, there is a strong moral obligation to spend designated funds on the purposes for which they exist.

General: Funds held for the general work of the church, including Priest in Charge, Organist and Assistant Organist stipends, operating costs for both Church and Rectory, and Diocesan Quota. Income into this fund includes Gift Aid claims, congregational giving and (unspecified) congregational donations, event and concert

Robert Lamont Music Fund: this Fund was originally set up for organ maintenance, from a bequest from Robert Lamont in 1998. The substantial refurbishment of the Organ took place in 2017/18 and the project is now complete subject to its regular maintenance and repair costs. The balance remaining was transferred to the Special Project Organ Fund. All contributions to this fund since then are to be used to fund the cost of Choral Scholars and Music.

Special Project Organ Fund: in 2017, the Vestry set up the Special Project Organ Fund. The balance remaining on the Robert Lamont Organ Fund, at that time, was transferred to this fund. This Fund is to be used for the future maintenance and associated costs of the restored Hill organ.

4 Congregational Giving

	<u>2025</u>	<u>2024</u>
Standing Orders	21,755	15,725
Open Collection	6,874	6,964
Sum Up Monies	2,903	1,630
	<u>31,532</u>	<u>24,319</u>

5 Donations

	<u>2025</u>	<u>2024</u>
Robert Lamont Music Fund	1,532	1,232
St Bride's Day Appeal	655	4,585
Mark Browne Retirement Gift	-	175
Fr Peter Bradley's Licencing Collection	-	30
Church & Garden Flowers	1,022	682
Sanctuary Lamps	575	-
	<u>3,784</u>	<u>6,704</u>

6 Legacies

	<u>2025</u>	<u>2024</u>
	<u>3,000</u>	<u>10,000</u>

7 Grant Income

	<u>2025</u>	<u>2024</u>
Ministerial Support Grant	10,502	-
Diocesan Mission Grant	1,500	-
	<u>12,002</u>	<u>-</u>

8 Church and Crypt Use

	<u>2025</u>	<u>2024</u>
Church and Crypt use	<u>25,928</u>	<u>21,480</u>

9 Regular congregational activities

	<u>2025</u>	<u>2024</u>
Tea and Coffee	220	274
Women's group	347	416

Votive candles	95	82
Sale of publications and CDs	-	90
	662	863

10 Gift Aid

	<u>2025</u>	<u>2025</u>	<u>2024</u>
	eligible	Gift Aid Claim	Gift Aid
	donations		income
Standing Orders, Envelopes and Includes GASDs	(30,654)	(7,663)	7,621
	(30,654)	(7,663)	7,621

The Small Donations Scheme allows gift aid to be claimed on cash donations not greater than £30 that are not accompanied by a gift aid declaration (thus allowing claims to be made on cash in the collection plate or from members of the congregation who are not eligible for Gift Aid), up to a total of £8,000 worth of donations within a tax year.

11 Investment income

	<u>Dividends</u>	<u>Fees</u>	<u>Net income</u>
			<u>2024</u>
Rathbone Investment Management	88	-	1,901
	88	-	1,901

12 Special collections expended

	<u>2025</u>	<u>2024</u>
Mission to Seafarers	60	70
	60	70

13 Quota

	<u>2025</u>	<u>2024</u>
Quota is paid by St Bride's to the Diocese of Glasgow and Galloway to support the work of the Diocese and of the Scottish Episcopal Church as a whole.	5,678	5,142

14 Clergy and Staff Costs and emoluments

	2025	2024
Priest in Charge - Stipend	33,752	10,326
Priest in Charge - Pension Contributions	9,085	3,325
Deputising Fees & Expenses	371	3,452
Director of Music Fee	6,556	6,006
Organist Fee	-	759
Choral Scholars Fees	1,910	2,055
Guest Organist and Players	960	1,820
	52,634	27,743

Number of employees during the year: 1

Number of employees during the year (full time equivalent): 1

No employee received emoluments in excess of £60,000.

The Priest in Charge is a member of the Scottish Episcopal Church Pension Fund, which is a non-contributory defined benefit scheme with benefits based on final pensionable salary. The contribution rate from 1 January 2025 is 22% of Standard Stipend. There were no contributions outstanding at the end of the financial year.

15 Trustee remuneration, benefits and expenses

Except for the Priest in Charge, no member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the Church. The Priest in Charge is ex officio a member of the Vestry and a Trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as a stipendiary cleric in line with scales determined by General Synod of the SEC.

Priest in Charge's Expenses:

	2025	2024
General expenses	2,441	472
	2,441	472

16 Church building costs

Church building operational costs

	2025	2024
Insurance	8,237	8,317

Utilities (Gas)	13,523	11,282
Utilities (Electricity)	5,955	5,859
Church Landline and Broadband	961	755
	28,676	26,213

Church building fabric costs

	2025	2024
Reflooring of Lower Crypt	-	4,668
Southside Roof Repairs	360	842
Electrical Works	2,834	2,205
Plumbing Works	199	65
Boiler Service & Maintenance	-	808
Fire Services	584	536
Stairlift Repairs & Service	213	178
Roofing Repairs	520	-
Cleaning of Marble Floors	458	-
New Gate for Organ Loft	-	1,120
Church Notice Boards	-	352
Dehumidifier	-	564
Gas Meter Box repair	-	215
Door Locks & Keys	-	120
General Maintenance Costs	1,904	437
	7,073	12,111

Operational costs

Church activities operational costs

Quinquennial Report	1,100	-
Vacancy Costs	-	6,963
Independent Examiner fee	1,000	950
Payroll Fees	216	216
Bank Charges and Sum Up Charges	159	573
Flowers and Garden Expenses	931	2,465
Altar Supplies	1,639	1,589
Church Supplies	602	1,249
Organ Tuning and Repairs	790	982

Piano and Music Expenses	818	398
Sound System repairs	-	160
Printing and Banner Costs	1,133	455
Kingsborough Gardens Residents Association Fees	300	431
Membership Fees	191	159
Miscellaneous items	-	414
	8,878	17,004

Rectory operational costs

Rectory Council Tax	3,069	530
Rectory Gas & Electricity Charges	-	656
Rectory General Repairs	6,601	2,838
Rectory Reburishment Costs	-	8,538
Factor Fees (including communal building insurance)	1,017	1,019
Rectory Zoom Licence	-	156
	10,687	13,737

The church building (69 Hyndland Road) and the rectory (1/1, 25 Queensborough Gardens) are owned by St Bride's.

On the 30th June 2025, the Church Building was insured for £13,589,066 the amount our insurers estimate it would cost to repair and restore the Church following major damage to the structure of the building.

This amount does not include valuation of the land on which the property is situated.

Insurance for the Rectory is managed through the Factors (JB&G Forsyth); the whole close (25 Queensborough Gardens) is insured for £5,769,332. The Rectory's share is £527,313.

18 Investments: transactions

In July 2024 the Vestry decided to drawdown our entire Rathbone Investment Portfolio for which we received £55,117 net of various charges.

19 Investments: Book and Market Value

Market value 30/06/2025	2025	2024
	-	57,377
Book value 30/06/2025	-	44,644

20 Debtors: monies owing at 30/06/25:

Gift Aid - June 2025	650
	<u>650</u>

21 Creditors: monies owed at 30/06/25:

Independent Examiner Fee	1,000
Kingsborough Gardens Resident Fees	150
Church - Gas Charges	134
Church - Electricity Charges	654
Church Landline and Broadband	41
	<u>1,979</u>

Independent Examiner's report to the Trustees of St Bride's Episcopal Church

I report on the accounts of the charity for the year ended 30 June 2025 which are set out on pages 8 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees (members of the Vestry) 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's 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. 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.

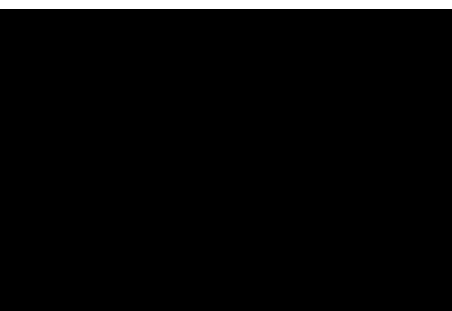
Independent examiner's statement

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 8 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.



Hardie McMillan Chartered Certified Accountants
14 Muirend Road
Cardross
G82 5LG