

**Kirk of Calder Parish
(Church of Scotland)**

**REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

Congregation No: 020148

Charity No: SC 013461

Kirk of Calder Parish (Church of Scotland)

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CONTENTS

	Page
Reference and Administrative Information	1
Trustees' Annual Report	2-3
Independent Examiner's Report	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Accounts	7-9

Reference and Administrative Information

Charity Name: **Kirk of Calder Parish (Church of Scotland)**

Charity Registration Number: SC013461

Congregation Reference No: 020148

Contact Address: 24 Wellview Lane
Murieston
Livingston
EH54 9HU

Trustees

Kirk Session members:

Rev. William Watt, Susan Adams, Yasmine Akyeampong, Eleanor Blair, Jacqui Campbell, Annette Caulfield, Mary Dandie, Helen Findlay, David Grant, Ann Haddow, James Hendrie, Janet Ingram, Geoff Ingram, John Jamieson, Norman Laing, Dianne Lowe, Jeanette McLauchlan, Andrew McLeman, David MacRae, Ann McWhir, Russell Neil, Karen Neil, John Rankine, Mary Rankine, Linda Scott, Kevin Shiach, Alice Tait, Gavin Walker, Ian Wallace, Peter Weir and Kenneth Wilson.

Principal Office-bearers

Minister (from 12 February 2025): Rev. William Watt

Interim Moderator (to 12 February 2025): Rev. Liam Fraser

Session Clerk: Janet Ingram

Church Treasurer: Ian Wallace

Independent Examiner

Arlene Levick
33 Wallace Mill Gardens, Mid Calder EH53 0BE

Bankers

Virgin Money Bank
Mid Calder, Almondvale Boulevard
Livingston EH54 6QL

Kirk of Calder Parish (Church of Scotland)
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 (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 to manage the affairs of the Church. The minister (appointed on 12 February 2025) is also a member of the Kirk Session. During the period of the Vacancy (to 12 February 2025), the interim moderator or locum minister attended Kirk Session meetings in an advisory capacity.

Organisational Structure

The Kirk Session normally meets nine times a year is responsible for both the management and the spiritual affairs within the church. Certain responsibilities are delegated to the Financial Court and the Property Committees as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond. The Kirk of Calder Parish has a Service of Worship every Sunday and on other dates appropriate to traditional Christian festivals; and, until the outbreak of the Covid-19 pandemic had a mid-week Service at Pumpherston every fortnight. All ages are included in all Worship, Stewardship and Community Activities.

Achievements and Performance

The physical attendance at Services of Worship is around 80 including Sunday School children. Fellowship is fostered through organisations (such as The Guild, Bible Study Group, the Choir, the Friends and the Social Group) and numerous social events during the year (such as Daffodil Tea, coffee mornings, concerts, summer barbecue, Christmas parties, teas and occasional soup lunches in the hall after worship and other activities). Christian education, including Stewardship, and awareness is nurtured among all ages through involvements in events at Harvest time, Christian Aid Week and Regular Fundraising. Fellowship is fostered through organisations such as Sunday Club, The Guild, Bible Study Group, the Choir, the Friends and the Social Group, with numerous social events (coffee mornings, concerts). For the last 3.5 years, the ReGen 2025 initiative has spearheaded fundraising activities for the upkeep of the buildings (Kirk, Hall and Manse) through the weekly Fairtrade Café, soup & sandwich lunches, sponsored walks, singalongs, beetle drives, fairs, will writing, etc. Services of Worship and the Café are promoted on the church's Facebook page.

Kirk of Calder Parish (Church of Scotland)
Trustees' Annual Report (cont'd)
Year ended 31 December 2025

Financial Review

The principal sources of income are weekly freewill offerings (FWO envelopes and open plate) and monthly standing orders. The Trustees report increases in givings in comparison to the previous year, across all income streams (note 3). The Trustees are aware that the trend in offerings (and the tax recovery on Gift Aid donations) is falling in real terms (when taking inflation into account) and expenditure on the upkeep of the Fabric (buildings) is increasing, therefore, encourage members to review and increase their givings on an annual basis to boost Reserves and ensure the church remains on a sound financial footing. In 2024, prior to the new minister's arrival, through ReGen 2025 fundraising activities (such as the Kilt Walks, Concerts, Fairs and voluntary efforts) the Trustees were pleased to report completion of the Manse refurbishment at a cost of c.£33,000. Retrospectively, in December 2025, the Kirk received a refund of Giving to Grow contributions of £17,680 (Current Year-CY £8,372 and Prior Year-PY £9,308) as adjustments were made to our 2024/2025 allocations to exclude this specific 2022/2023 fundraising for the Manse. In addition, in 2025, the Trustees are pleased to report the costs of Church Roof repairs c.£20,000 and Hall Kitchen works c.£2,000 have been covered by this ongoing ReGen fundraising initiative (spearheaded by the 'Lift the Roof Off' campaign in August) and future allocations will be adjusted downwards accordingly to exclude same.

Reserves Policy

Whenever possible it is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £36,909 of which £10,135 had been designated for the fabric fund, £669 for the organ fund and the remaining balance of £26,105 for general purposes which covers 3 month's expenditure at £8,200 per month. It should be noted that the unrestricted cash funds (and the unrestricted surplus in the year of £9,423) include a grant of £1,850 (distribution from the North Merchiston Fund) which has yet to be spent on Mission. The Church also held £1,874 of restricted funds for the purposes specified in Note 2.

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 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 on 18th February 2026 and signed on their behalf



Janet Ingram
Session Clerk

Independent Examiner's Report to the Trustees of the Kirk of Calder Parish

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 9.

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.



Arlene Levick

33 Wallace Mill Gardens, Mid Calder EH53 0BE

Date: 16th March 2026

Kirk of Calder Parish (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	77,384	-	-	77,384	68,633
Activities for Generating Funds		20,713	615	-	21,328	15,964
Bank & Deposit interest		13	13	24	50	57
Investment income		-	-	400	400	400
		<u>98,110</u>	<u>628</u>	<u>424</u>	<u>99,162</u>	<u>85,054</u>
Rental of premises		2,641	-	-	2,641	2,368
Grants		4,550	-	-	4,550	-
Other Receipts		2,742	-	-	2,742	2,778
<u>Total Receipts</u>		<u>108,043</u>	<u>628</u>	<u>424</u>	<u>109,095</u>	<u>90,200</u>
<u>Payments</u>	4					
Costs of generating funds		208	-	-	208	203
Charitable activities		98,412	70	0	98,482	91,946
Governance costs		-	-	-	-	-
<u>Total Payments</u>		<u>98,620</u>	<u>70</u>	<u>0</u>	<u>98,690</u>	<u>92,149</u>
Excess of Receipts over Payments for the year before transfers		9,423	558	424	10,405	(1,949)
Transfers		1,039	(615)	(424)	0	0
Excess of Receipts over Payments for the year		<u>10,462</u>	<u>(57)</u>	<u>0</u>	<u>10,405</u>	<u>(1,949)</u>

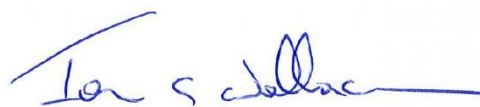
Kirk of Calder Parish (Church of Scotland)
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances					
brought forward	26,447	1,931	550	28,928	30,877
Movement in year:					
Excess of Receipts over Payments for the year	10,462	(57)	0	10,405	(1,949)
Bank & deposit balances					
carried forward	<u>36,909</u>	<u>1,874</u>	<u>550</u>	<u>39,333</u>	<u>28,928</u>
<u>Investments at market value</u>					
Church of Scotland Growth Fund	-	-	20,399	20,399	18,917
[Cost £2,256 - 2024: £2,256]					
	<u>-</u>	<u>-</u>	<u>20,399</u>	<u>20,399</u>	<u>18,917</u>
<u>Assets</u>					
None - Buildings owned by Church of Scotland	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>					
Costs incurred but not yet billed	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session on 18th February 2026.



Janet Ingram
Session Clerk



Ian Wallace
Treasurer

Kirk of Calder Parish (Church of Scotland)

Notes to the Accounts

Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year 12 trustees received reimbursement of expenses incurred totalling £9,138. In addition Mr John Rankine and Mrs Eleanor Blair who are members of the Kirk Session received £4,761 and £3,324 respectively for providing their services as organist and church officer during the year.

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.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	10,421	23,385	(23,671)	-	10,135
Designated Organ Fund	669	0	-	-	669
General Fund	15,357	84,658	(74,949)	1,039	26,105
	<u>26,447</u>	<u>108,043</u>	<u>(98,620)</u>	<u>1,039</u>	<u>36,909</u>
Restricted funds					
The Guild	1,363	615	(70)	(615)	1,293
Walker Grave Maintenance Fund	568	13	-	-	581
	<u>1,931</u>	<u>628</u>	<u>(70)</u>	<u>(615)</u>	<u>1,874</u>
Endowment funds					
Strachan Bequest	550	424	-	(424)	550
	<u>550</u>	<u>424</u>	<u>0</u>	<u>(424)</u>	<u>550</u>
Total funds	<u>28,928</u>	<u>109,095</u>	<u>(98,690)</u>	<u>0</u>	<u>39,333</u>

In addition to the cash and bank balances detailed above there are also investments held within the following Endowment fund:

Strachan Bequest at Market Value: £20,399 (Cost £2,256) [2024: £18,917 (Cost £2,256)]

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of Church properties.

Organ Fund: The Trustees have set aside funds for the maintenance of the organ which dates back to 1888.

Purposes of Restricted Funds

The Guild decides which organisations to support and therefore its funds are restricted.

Walker Grave Maintenance Fund: This is a fund to maintain the headstone on the Walker grave.

Purposes of Endowment Funds

Income from the Strachan Bequest is to be used for general purposes.

Kirk of Calder Parish (Church of Scotland)
Notes to the Accounts (cont)
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (including Gift Aid Donations)	51,718	-	-	51,718	49,236
Tax Recovered on Gift Aid Donations	13,612	-	-	13,612	12,783
Ordinary Offerings (Open Plate)	5,775	-	-	5,775	4,148
National Giving Day	0	-	-	0	0
Other Offerings, Donations etc	6,279	-	-	6,279	2,466
	<u>77,384</u>	<u>-</u>	<u>-</u>	<u>77,384</u>	<u>68,633</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	<u>208</u>	<u>-</u>	<u>-</u>	<u>208</u>	<u>203</u>
--------------------	------------	----------	----------	------------	------------

Charitable activities

Giving to Grow allocation	34,558	-	-	34,558	37,031
[2025: £54,224 Less Endowment Income £1,024 & Transition Funding £962 - CY ADJ £8,372 - PY ADJ £9,308]					
[2024: £49,266 Less Endowment Income £1,039 & Vacancy Allowance £11,196]					
Presbytery dues	1,130	-	-	1,130	887
Minister's expenses	748	-	-	748	83
Ministerial Assistance	1,697	-	-	1,697	6,742
Other staffing costs	10,245	-	-	10,245	9,591
Fabric repairs & maintenance ***	24,498	-	-	24,498	15,544
Equipment	395	-	-	395	-
Council Tax	2,548	-	-	2,548	-
Heat and light	9,460	-	-	9,460	12,783
Insurance	4,844	-	-	4,844	4,337
Printing, stationery and postage	1,133	-	-	1,133	724
Church office expenses (photocopier rental)	929	-	-	929	1,579
Organ & music	2,024	-	-	2,024	360
Sunday School	663	-	-	663	330
Hire of hall (Pumpherstons)	0	-	-	0	0
Other expenses	3,540	70	-	3,610	1,955
	<u>98,412</u>	<u>70</u>	<u>0</u>	<u>98,482</u>	<u>91,946</u>

Governance costs

Independent examiner's fees	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
-----------------------------	----------	----------	----------	----------	----------

Notes: *** Fabric repairs and maintenance costs were £24,498 (Church £20,299, Manse £2,014, Hall £2,185)
[2024: £15,544 (Church £1,730, Manse £13,814)]

Kirk of Calder Parish (Church of Scotland)

Notes to the Accounts (cont)

Year ended 31 December 2025

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (after 5 years) £39,856.

	2025	2024
	£	£
6. Collections for Third Parties		
Home for Good, Scotland	-	400
River Kids	500	-
West Lothian Foodbank	499	40
Fresh Start	100	-
Carers of West Lothian	113	-
DEC Middle East Humanitarian Appeal	-	158
Christian Aid	-	150
Dignity Boxes	-	86
Prisoners Week Trust (1)	-	-
Bethany Christian Trust (2)	-	-
	<u>1,212</u>	<u>834</u>

During the year, on behalf of the congregation, the Church also donated the following amounts to Third Parties

(1) Prisoners Week Trust towards their Dignity Fund £NIL (2024: £75)

(2) Bethany Christian Trust towards their Welcome Centre Appeal 2024-25 £NIL (2024: £250)

7. Donations made to Third Parties through fund raising by The Guild

Home for Good, Scotland	-	200
Bible for Bairns	200	-
Operation Hope, Egypt	200	-
Crossreach	200	200
Build my Church (Bear Necessities)	200	-
Church of Scotland - UNIDA, Brazil	-	100
	<u>800</u>	<u>500</u>

In addition, during the year, The Guild gifted £615 to the Church for general purposes (2024: £500). In 2024, this was allocated to the Designated Fabric Fund and, in both years, these gifts have been shown as movements between Restricted and Unrestricted reserves.

8. Accounting convention

These accounts are prepared on a strictly cash basis.