

**The Church of Scotland**  
**Bearsden Baljaffray Parish Church**

**Receipts and Payments Account**

**Congregation Number: 181185**

**Charity Number: SC037739**

**Year Ended 31 December 2025**

# TRUSTEES ANNUAL REPORT

Year ended 31 December 2025

## Reference and Administrative Information

**Charity Name**

Bearsden Baljaffray Parish Church

**Charity Registration Number**

SC037739

**Congregation Reference Number**

181185

**Contact Address**

Grampian Way, Bearsden, GLASGOW G61 4RN

## Principal Office-Bearers

**Minister**

Alan McKay (from 10 October 2025)

**Session Clerk**

Moir May

**Church Treasurer (Joint)**

Jane Glen & Sheila Reid

**Independent Examiner**

John Struthers

**Bankers**

Bank of Scotland plc, 2 Station Road, Milngavie, GLASGOW G62 8AB

## Trustees

Forename	Surname	Date of Ordination	Date of Resignation
Pamela	Graham	2021	
Katie	Hart	2021	2025
David	Linley	1970 / 1993	
Ian	Loney	2024	
Linda	Martin	2024	
Moir	May	1983	
Alan	McBride	1988	
Allan	Scott	1993	

## **Trustees' Annual Report**

### **Year ended 31 December 2025**

#### **Introduction**

Bearsden Baljaffray Parish Church is situated off Grampian Way in Baljaffray on the north side of Bearsden. The Church is part of the Clyde Presbytery within the Church of Scotland. The parish includes all the homes within the Baljaffray and Bonnaughton areas of Bearsden. There are approximately 1,450 homes in our parish which are mostly privately owned.

#### **History and Background**

In the 1970s, with the rapid growth of Bearsden in the Baljaffray area, the then Bearsden North Parish Church erected a small hall on a piece of ground adjacent to Baljaffray Primary School. This gave the Church of Scotland a presence in the new area and very quickly it became apparent that this small hall was insufficient for the needs of the growing community. Accordingly, a Church Centre was built in 1993, and regular Sunday morning worship began to take place. This building also became too small and as a result additional hall space was added. The growing congregation at Baljaffray was then given permission from the Presbytery of Dumbarton to have its own independent status as a Church of Scotland.

On 27 August 2006, Bearsden Baljaffray Parish Church came into being as an independent congregation of the Church of Scotland within the bounds of the Presbytery of Dumbarton, which later became the Clyde Presbytery.

#### **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 in Scotland through a territorial ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

#### **Baljaffray's Vision Statement**

The church's vision statement is *"We aim to be a friendly, welcoming Church where people of all ages can take part in worship, prayer, and fellowship as they grow together in faith; to be known as a caring Church, reaching out to and serving the community encouraging others to join us in hearing God's Word and having a living relationship with Jesus Christ."*

This statement has been adopted by the Kirk Session (and therefore the trustees of the charity) as the vision which we will have going forward into the future. It is intended that this statement will shape the way we develop as a Church. It shows the value that we place on both our worship and on having a very active engagement with our community.

#### **Structure, Governance and Management**

The Church is administered in accordance with the Terms of the Deed of Constitution (Unitary Form) which states that together the members of the Kirk Session are the charity Trustees. The Kirk Session meets frequently throughout the year. Full minutes are taken of these meetings, so that careful records are maintained of important decisions. These minutes are in turn submitted to Clyde Presbytery which has a role in the oversight of the Church and its affairs.

## **Trustees' Annual Report (continued)**

### **Structure, Governance and Management (continued)**

Trustee Elders serve on the Kirk Session for an unlimited time. New members are added to the Kirk Session when and if the need arises e.g. if a current member resigns. Those Elders not currently serving on the Kirk Session as Trustees retain an important spiritual role in the life of the congregation and many of them continue to use their gifts and energy in other roles. One advantage of this way of working is that there is an increasing awareness of governance responsibilities and roles within the congregation.

Teams associated with Finance and Property (including Health & Safety) are given substantial delegated authority within remits determined by the Kirk Session. These teams operate in a climate of trust in which they report to the Kirk Session on a regular basis so that proper oversight can be maintained. In addition, we also have teams associated with Pastoral Care and Discipleship which also work with the Kirk Session in the same way. We hope that this new emphasis on teams working in a culture of trust with appropriate oversight from the Kirk Session will play an important part in releasing the potential of volunteers working in the church and the community.

The congregation has a Safeguarding Officer who ensures that the policies and procedures of the Church of Scotland are adhered to when members of the congregation are engaging with young people and vulnerable adults. There are other important compliance matters regarding Food Hygiene and Data Protection. As a congregation we aim to follow best practice in these matters.

### **Recruitment and Appointment of Trustees**

Should there be a need to add any new Trustees, members of Session will discuss any possible candidates, who will then be approached to see if they wish to serve.

### **Review of Calendar Year 2025**

Having been given permission by Presbytery to call a minister on a 5-year reviewable tenure, we elected a Nominating Committee of 9 people from our congregation. We were delighted to host the Ordination and Induction of Alan McKay to be our minister on 10 October 2025.

During the vacancy, with the help of our Interim Moderator Rev Dr Alan Hamilton, we maintained our weekly worship and the ongoing work of our congregation. Worship was conducted by guests from Open Doors, Tearfund, Prison Chaplaincy, Clyde Presbytery and by members of our congregation.

In April we hosted the 4Front Theatre company to perform The Miracle Maker. The local Primary School attended in the afternoon with tickets being sold for the evening performance. The feedback was excellent and worth the extra effort.

Our Guild and Girls' Brigade Company continue to do well.

Our annual Strawberry Tea for invited seniors was held in June with children from the local primary school providing entertainment.

A Fundraising Team was set up, and we are now registered on line for easyfundraising. This will give us a small irregular income at no cost to members. We held a Christmas Afternoon Tea and sold raffle tickets for three Christmas Hampers. Both events raised funds for the church.

We hosted a Fun Christmas event for the community in December telling the Christmas Story in and around our church with drama, Christingles, crafts and food.

We look forward to new innovations in the coming year.

Moira May  
Session Clerk

## **Trustees' Annual Report (continued)**

### **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.

### **Financial Review**

These accounts are prepared in accordance with Financial Reporting Standard 102 (FRS 102) on the Receipts and Payments basis.

For the year we are showing an excess of receipts over payments of £18,471.

In the year we were able to increase our giving by £6,720 due to the continuing response to last year's Joyful Giving Challenge.

We rented out our manse until 18 February 2025 and received income of £10,204 in this period.

This year we contributed £44,324 to the Giving to Grow scheme, as we now have a full-time minister this will increase to £58,039 in 2026.

At 31 December 2023 we had a credit balance on our electricity account of £2,139 which was received in the year distorting the comparative figures.

### **Reserves Policy**

It is the policy of the Trustees to hold reserves of approximately six months expenditure. At the year end the Church had unrestricted cash in the General Fund of £77,591 which is considered an appropriate level for this purpose. In addition to this we held £5,094 in Restricted Funds, and £10,335 as Designated Funds.

### **Approved by the Trustees and signed on their behalf.**

*Maira May*

Maira May  
Session Clerk

Date: 25th February 2026

## Independent Examiner's Report

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on Pages 7 to 12.

### 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.

**Signed:** *John Struthers*

**Name:** John Struthers

**Address:** 8 Alston Gardens  
Bearsden  
GLASGOW  
G61 4RZ

**Date** 8th March 2026

**Bearsden Baljaffray Parish Church**  
**Receipts and Payments Account**  
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds		
	Note	2025	2025	2025	2025	2024
		£	£	£	£	£
<b>Receipts</b>						
Donations	3	81,978			81,978	72,449
Legacies		0			0	0
Activities for Generating Funds		0			0	0
Bank & Deposit Interest		1,613			1,613	339
Investment Income		0			0	0
		<u>83,591</u>	<u>0</u>	<u>0</u>	<u>83,591</u>	<u>72,788</u>
Rental of Church Premises		29,892			29,892	24,433
Rental of Manse		10,204			10,204	2,493
Solar Feed-In Tariff Income		2,369			2,369	3,703
Sale of Assets		0			0	0
Sale of Investments		0			0	0
Grants		2,500			2,500	7,645
Special Fund Raising		10,000			10,000	10,354
From Charitable Activities		5,194	5,726		10,920	7,814
		<u>60,159</u>	<u>5,726</u>	<u>0</u>	<u>65,885</u>	<u>56,442</u>
<b>Total Receipts</b>		<u><b>143,750</b></u>	<u><b>5,726</b></u>	<u><b>0</b></u>	<u><b>149,476</b></u>	<u><b>129,230</b></u>
<b>Payments</b>	4					
Costs of Generating Funds					0	0
Charitable Activities		127,713	3,292		131,005	113,946
Governance Costs					0	0
<b>Total Payments</b>		<u><b>127,713</b></u>	<u><b>3,292</b></u>	<u><b>0</b></u>	<u><b>131,005</b></u>	<u><b>113,946</b></u>
<b>Excess/(Deficit) of Receipts over Payments for the year before transfers</b>		<b>16,037</b>	<b>2,434</b>	<b>0</b>	<b>18,471</b>	<b>15,284</b>
<b>Transfers</b>					0	0
<b>Excess/(Deficit) of Receipts over Payments for the year</b>		<u><b>16,037</b></u>	<u><b>2,434</b></u>	<u><b>0</b></u>	<u><b>18,471</b></u>	<u><b>15,284</b></u>

**Bearsden Baljaffray Parish Church**  
**Statement of Balances**  
**At 31 December 2025**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025 £	Total 2024 £
	£	£	£		
<b>Bank &amp; Deposit Balances Dec 2024</b>					
General & Development Fund	41,573	1,377		42,950	57,611
Church of Scotland Investors Trust	30,316	0		30,316	0
Restricted Funds Separate Accounts	0	1,283		1,283	1,654
	<b>71,889</b>	<b>2,660</b>	<b>0</b>	<b>74,549</b>	<b>59,265</b>
<b>Movement in Year</b>					
Excess /(Deficit)	16,037	2,434		18,471	15,284
<b>Bank &amp; Deposit Balances Dec 2025</b>					
General & Development Fund	56,260	1,377		57,637	42,950
Church of Scotland Investors Trust	31,666	0		31,666	30,316
Restricted Funds Separate Accounts	0	3,717		3,717	1,283
	<b>87,926</b>	<b>5,094</b>	<b>0</b>	<b>93,020</b>	<b>74,549</b>
<b>Investments at Market Value</b>				0	0
<b>Assets</b>					
HMRC Refund				<b>3,100</b>	<b>2,899</b>
<b>Liabilities</b>					
Manse Council Tax & Water Rates				1,002	0
Gas				554	773
AV/PA System				0	13,258
				<b>1,556</b>	<b>14,031</b>

The accounts were approved by the Kirk Session on 25th February 2026

For and on behalf of the Kirk Session and Financial Board

*Maira May* Session Clerk

*Jane Glen* Treasurer



# Bearsden Baljaffray Parish Church

## Notes to the Accounts

### 1. Trustee Remuneration and Related Party Transactions

During the year three Trustees received reimbursed expenses of £1,353. (Minister's travel £568)

The Council Tax for the Manse whilst occupied by the Minister was £1,002.

No remuneration was paid to a charity trustee or person connected to them in the year.

### 2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
<b>Unrestricted Funds</b>					
General Fund	41,733	130,315	107,567	13,110	77,591
<b>Designated Funds</b>					
Fabric Fund	24,260	12,500	18,938	(13,110)	4,712
Tea & Coffee Fund	2,629	935	1,208		2,356
Parent & Toddler	3,256				3,256
Fair Trade	11				11
	30,156	13,435	20,146	(13,110)	10,335
<b>Restricted Funds</b>					
<b>Church Funds</b>					
Benevolent Fund	1,293				1,293
Sunday School Projects	84				84
	1,377	0	0	0	1,377
<b>Total Funds (Main Bank Account)</b>	<b>73,266</b>	<b>143,750</b>	<b>127,713</b>	<b>0</b>	<b>89,303</b>
<b>Restricted Funds</b>					
<b>Church Organisations</b>					
Flower Fund	99	620	490		229
The Guild	1,184	5,106	2,802		3,488
<b>Total Funds (Separate Bank Accounts)</b>	<b>1,283</b>	<b>5,726</b>	<b>3,292</b>	<b>0</b>	<b>3,717</b>
<b>Total Funds (All Bank Accounts)</b>	<b>74,549</b>	<b>149,476</b>	<b>131,005</b>	<b>0</b>	<b>93,020</b>

### Purposes of Designated Funds

Tea & Coffee Fund

From social events, to be used within the next year.

Fabric Fund

Funds set aside for future fabric expenditure.

Parent & Toddler Fund

Funds set aside to be used in the next 1-2 years.

### Purposes of Restricted Funds

Church Organisations

For the sole use of that organisation, generally used in the year.

Benevolent Fund

Used for donations at Minister's discretion

### 3. Analysis of Receipts

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Regular Gift Aid Donations	62,300			62,300	55,580
Tax Recovered on Gift Aid Donations	13,917			13,917	11,607
Ordinary Offerings (Open Plate)	3,561			3,561	4,512
Bank and Deposit Interest	1,613			1,613	339
From Congregational Organisations	2,200			2,200	750
	<u>83,591</u>	<u>0</u>	<u>0</u>	<u>83,591</u>	<u>72,788</u>
Rental of Church Premises	29,892			29,892	24,433
Manse Rental Income	10,204			10,204	2,493
Grants	2,500			2,500	7,645
Solar Feed-In Tariff Income	2,369			2,369	3,703
Special Fund Raising	10,000			10,000	10,354
	<u>54,965</u>	<u>0</u>	<u>0</u>	<u>54,965</u>	<u>48,628</u>
<b>Charitable Activities</b>					
Weddings & Funerals	0			0	400
General Income	4,329			4,329	2,607
Holiday Club Receipts	0			0	243
Tea & Coffee	865			865	44
Benevolent Fund	0			0	0
Fabric Fund Income	0			0	0
Legacies	0			0	0
Parent & Toddler Group	0			0	0
The Guild	0	5,106		5,106	4,025
Flower Fund	0	620		620	495
	<u>5,194</u>	<u>5,726</u>	<u>0</u>	<u>10,920</u>	<u>7,814</u>
<b>TOTAL RECEIPTS</b>	<u><b>143,750</b></u>	<u><b>5,726</b></u>	<u><b>0</b></u>	<u><b>149,476</b></u>	<u><b>129,230</b></u>

#### 4. Analysis of Payments

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
<b>Costs of Generating Funds</b>					
Offering envelopes	0			0	0
<b>Charitable Activities</b>					
Giving to Grow Contribution	44,324			44,324	39,696
Pulpit Supply	62			62	100
Repairs - Church	1,089			1,089	6,779
Upkeep of Grounds	370			370	2,813
Admin Officer Salary	10,339			10,339	10,177
Contract Cleaning	9,994			9,994	9,816
Other Expenses	5,130			5,130	4,459
Council Tax - Manse	0			0	0
Equipment Maintenance	744			744	911
Annual Donations	1,614			1,614	1,859
Insurance	2,726			2,726	2,285
Gas	5,026			5,026	4,500
Electricity	(1,577)			(1,577)	480
Building Improvements - Church	5,880			5,880	0
Building Improvements - Manse	18,420			18,420	4,090
Church Solar Panels	744			744	0
Manse Solar Panels	1,758			1,758	0
CCLI	1,420			1,420	1,380
Assistant Church Officer Salary	390			390	500
Telephone & Internet Costs	716			716	1,365
Presbytery Dues	848			848	848
Employer's Pension Contribution	754			754	738
Stationery, Printing & Postage	234			234	467
Minister's Travel Expenses	568			568	561
Minister's Relocation Expenses	2,405			2,405	0
Bible & Sunday School Expenses	456			456	406
Minor Upkeep - Manse	0			0	1,715
The Guild	0	2,802		2,802	4,412
Flower Fund	0	490		490	479
	114,434	3,292	0	117,726	100,836

<b>4. Analysis of Payments (continued)</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total</b>	<b>Total</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Costs of generating funds</b>					
<b>Governance costs</b>					
Independent Examiner's Fees	0			0	0
<b>Other payments</b>					
Purchase of Assets (VA/PA)	13,279			13,279	13,110
Purchase of Investments	0			0	0
	<u>13,279</u>	<u>0</u>	<u>0</u>	<u>13,279</u>	<u>13,110</u>
<b>TOTAL PAYMENTS</b>	<b><u>127,713</u></b>	<b><u>3,292</u></b>	<b><u>0</u></b>	<b><u>131,005</u></b>	<b><u>113,946</u></b>

#### **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 (in the fifth and subsequent years of service) was £39,856

<b>6. Collections for Third Parties</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Tearfund	577	420
Glasgow City Mission	0	1,240
Let Your Light Shine	0	100
	<u><b>577</b></u>	<u><b>1,760</b></u>