

St James the Less Scottish Episcopal Church

Annual Report and Financial Statements for the Year ended 30 June 2026

Scottish Charity SC023292

TRUSTEES' ANNUAL REPORT

For the year ended 30 June 2026

The Vestry is pleased to present its annual report together with the financial statements and the independent examiner's report for the year ended 30 June 2026.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name St James the Less Scottish Episcopal Church, Bishopbriggs

Scottish Charity Number SC023292

Church Office Address Hilton Road, Bishopbriggs, Glasgow G64 3EL

Banking The Bank of Scotland

Insurance Church building and contents are insured for £6,650,000
Rectory building is insured for £389,915

Quinquennials Church 29th November 2021
Rectory 29th November 2021

Independent Examiner Mr Hugh Biggans, B.A., C.A.

Current Trustees (Vestry members)	Willie Munro	People's Warden	<i>Elected</i>
	Fiona McCulloch	Rector's Warden	<i>Appointed by Rector</i>
	Kennedy Fraser	Lay Reader	<i>Invited</i>
	Jennifer Traynor	Lay Rep	<i>Elected</i>
	David Wright	Vestry Secretary	<i>Appointed by Vestry</i>
	Caryl Haglington	Vestry Treasurer	<i>Appointed by Vestry</i>
	Esther Muchena	Member 2023-26	<i>Elected</i>
	Eleanor Bah	Member 2023-26	<i>Elected</i>
	Jenoah Joseph	Member 2024-27	<i>Elected</i>
	Jane Munro	Member 2024-27	<i>Elected</i>
Other Trustees who served during the year	Ann Glenesk	Member 2025-28	<i>Elected</i>
	Lewis Blair	Member 2025-28	<i>Elected</i>
	Jennifer Traynor	Member 2022-25 Retired 08.09.25	<i>Elected</i>
	Peter McCulloch	Member 2022-25 Retired 08.09.25	<i>Elected</i>
	Rev Paul Watson	Rector Resigned 25.08.25	<i>Appointed by Bishop and Vestry</i>

STRUCTURE, GOVERNANCE AND MANAGEMENT

CONSTITUTION

The charity is an unincorporated association. It is governed by its constitution which was adopted in 1998 and last revised in 2012. The church was granted charitable status on 1 January 1992.

STRUCTURE AND GOVERNANCE

St James the Less Scottish Episcopal Church, Bishopbriggs is a church of the Scottish Episcopal Church, and a charge within the Diocese of Glasgow and Galloway. The clergy, congregation and all officials thereof are subject to the Canons in force from time to time. It is governed by the Vestry. Episcopal oversight is exercised by the Bishop of Glasgow and Galloway.

APPOINTMENT OF TRUSTEES

The Rector is appointed by the Bishop, following a vote and recommendation by the Vestry. The Rector's Warden is appointed by the Rector. The Secretary and Treasurer are appointed by the Vestry. Other Vestry members are elected at the Annual General Meeting. Ministry Team members who are not otherwise members of Vestry are invited to meetings but have no voting rights.

VESTRY DUTIES

It is the duty of the Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and other buildings in good order and to look after the finances of the church. Our guiding document is Canon 60 of the Scottish Episcopal Church:

CANON SIXTY - OF VESTRIES

1. The Vestry shall co-operate with and generally assist the Rector in all matters relating to the spiritual welfare of the congregation and the mission of the whole Church, subject always to the canonical rights and duties of the clergy.
2. With the Rector the Vestry shall, unless the duty is placed under the Constitution of the charge on Church Wardens or others, have the care of the property and fabric of the Church including the parsonage house or houses, halls, offices and any other properties acquired in connection with the Church and gifts and bequests, unless otherwise directed, accruing to the Church for whatever purpose, and shall see to the safe custody, maintenance, insurance, use and administration of the same.
3. The Vestry shall make such reports on and compile such inventories of the matters committed to its charge as may be prescribed by resolution, and shall take whatever steps it considers necessary or which shall be required by the Bishop in Synod for the safe custody and preservation of such reports and inventories.
4. All such reports and inventories shall be made available to the Bishop when required, or to the Dean as provided in Canon 42, or by resolution thereunder, or to any Diocesan Official upon the Bishop's instruction.

OBJECTIVES AND ACTIVITIES

CHARITABLE PURPOSES AND ACTIVITIES

The church's principal objective is the advancement of religion - specifically Christianity. This is primarily a spiritual purpose, carried out for the benefit of the public. Other elements of public benefit (such as social benefits in the community) are the result of and flow from our faith and follow from the spiritual outworking of our Christian beliefs. The church's principal activities include public worship in Christian sacrament and prayer, Christian education and charitable work.

ACHIEVEMENTS AND PERFORMANCE

The church continued to provide regular public worship in Christian sacrament and prayer for the community, Christian education and charitable work.

The Church facilities were well used by community groups, including Tae Kwon Do, Bridge Clubs, Irish Dancing, a Slimming Club, Yoga and our Toddlers Group. Members of the church supported various external

campaigns including continued support for Fairtrade; St James the Less is a Fairtrade Church and has a regular Traidcraft stall.

St James Church run groups include the Mothers Union, which is an international Christian membership movement actively supporting families and communities, locally, nationally and internationally, and there have been various lunches and trips during the year, including a trip on the Forth and Clyde Canal.

The church and individual members continued to support other charities for various causes, including Friends International, a Christian charity seeking to grow friendship and faith with international students in the UK & Ireland, The Trussell Trust and Christian Aid.

Work has been carried out on the Church Website to keep it up to date and informative, and there is a Church Diary online which details many of the activities. There are regular updates on the church Facebook page as well.

During the year the Fabric Committee made sure any necessary repairs to the Church and Rectory were carried out promptly; regular inspections are made to the fabric of the buildings. Repairs and renovations continue to be carried out and gardening days have been held, weather permitting. The online and audio and visual equipment in church continue to be updated for the benefit of the church and community groups who use the premises.

The Vestry has been busy with Pastoral Care, Prayer Groups, Children's activity events, and also continuing to build links within the community, Bishopbriggs Churches Together, and visiting hall users. Dads and their Toddlers are welcomed to the church every month and there also is a Crafty Kids afternoon held.

We continue weekly worship in Church, on Zoom, Facebook, and YouTube. Our prayer circles are phoning, texting and using WhatsApp to keep in touch with people within our church and wider community on a regular basis. Our prayer group and Bible study meets regularly on Zoom. Vestry meetings are now being held on a regular basis in the Church. We have Zoom breakout rooms where those confined to home can meet together after church each Sunday and we also meet together for coffee after the Service in Church.

FINANCIAL REVIEW

Principal sources of funds

The church's principal income comes from congregational giving, under Gift Aid where appropriate, and donations from community involvement.

During the current year, the Church of St James the Less was involved in discussions with Architects about renovations to the Church, using the bequest from Janine McHarg in the year ending 30th June 2024. This work is ongoing, including meetings with the congregation, and the first phase has been completed with the installation of a new kitchen to replace the original kitchen installed 40 years ago. This will be of great benefit to the congregation, the hall users and the wider community.

General Income

Compared to last year:

- Standing order income increased by 4%.
- As we no longer use Freewill Envelopes and a number of the congregation have changed their method of payment, it is not feasible to do a comparison this year. The headings will be changed for next year's accounts.
- Other committed giving decreased by 47%.
- Open plate increased from £20.00 to £1,163.00.
- Overall the collections decreased by 3.0% and were about the same percentage below budget.
- Hall income increased by £20.00 over the whole year.

General Expenditure

Costs increased by 49%; mostly due to the cost of the new kitchen

Designated Funds

There has been no expenditure from fundraising in this financial year.

Restricted Funds

There was no movement in Restricted Funds, and the balance is £0.

Review

The end-of-year deficit of (£4,817) is made up as follows:

- General Fund – (£4,817)
- The deficit this year is mostly due to general expenses and a small decrease in income. However, with a decreasing congregation and with remedial work to the church being necessary in the future, a tight rein on finances will be necessary.
- A problem with the Gift Aid software resulted in fewer claims than usual. This will be resolved next year.

STATEMENT OF RISK

The Vestry keeps under review the major risks (amongst which are loss of building and loss of reputation) to which the church is exposed. It regularly reviews procedures to mitigate the risks identified. A risk register is maintained.

RESERVES POLICY

The Vestry is content that the current level of reserves is sufficient for the coming year but other avenues of income from the Church facilities will need to be considered. It has adopted a policy of trying to maintain a level of unrestricted reserves such that, in the event of a significant drop in income, the church would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained. It will then be the intention of the Church to replace these funds when possible.

PLANS FOR FUTURE PERIODS

The Vestry plans are continuing to fully utilise church facilities for both church and community use. The Diocese wishes Episcopalian Churches to be Net Zero and plans are being made in this regard for the next few years with the help of grants.

STATEMENT OF VESTRY MEMBERS' RESPONSIBILITIES

The members of the Vestry are required to prepare proper financial statements for each financial year showing the church's receipts and payments, including its surplus or deficit for that period.

The members of the Vestry are responsible for ensuring that proper accounting records are kept which disclose with reasonable accuracy at any time the financial position of the charity and which 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 church and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Vestry



Rector's Warden

Date: 25/9/26

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST JAMES THE LESS SCOTTISH EPISCOPAL CHURCH, BISHOPBRIGGS

I have examined, without carrying out an audit, the accounts for the year ended 30 June 2026 set out on pages 7-11.

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) (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

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 9 of the 2006 Accounts Regulations (as amended) have not been met, or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Hugh Biggans, B.A., C.A.

9 Glenelg Crescent Kirkintilloch G66 2PG

Date: 25/9/26

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30TH JUNE 2026

	Note	Unrestricted Fund £	Restricted Fund £	Total 2026 £	Total 2025 £
Receipts	7				
Collections		43,342	-	43,342	44,925
Other Receipts		24,437	-	24,437	29,868
Interest		4,365	-	4,365	6,509
Reserved Designated		-	-	-	-
Reserved Restricted		-	-	-	-
Totals		72,144	-	72,144	81,302
Payments	8				
Charitable Activities		76,961		76,961	89,678
Reserved Designated		-	-	-	-
Reserved Restricted		-	-	-	-
Totals		76,961	-	76,961	89,678
Surplus/(Deficit) for the year		(4,817)	-	(4,817)	(8,376)

STATEMENT OF BALANCES AS AT 30 JUNE 2026

	Note	Unrestricted Fund	Restricted Fund	Total 2026	Total 2025
Funds reconciliation					
Cash at Bank and in hand 30.06.25		146,980	-	146,980	155,356
Surplus/Deficit for year		(4,817)		(4,817)	(8,376)
Cash at bank and in hand 30.06.26		142,163	-	142,163	146,980

Bank and Cash balances

	2026 £	2025 £
Bank balances		
Bank of Scotland	27,711	11,914
Cambridge & Counties	114,382	134,996
Petty Cash	70	70
	142,163	155,356

Reserves

Unrestricted Fund	142,163	146,980
Restricted Fund	-	-
	142,163	146,980

Debtors

HMRC Charities	8,000	777
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Liabilities-Unrestricted Fund

HMRC PAYE	-	1,628
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These financial statements were approved by the members of Vestry on and signed on their behalf by:

Fiona McCulloch

Rector's Warden

Caryl Haglington

Treasurer

STATEMENT OF ACCOUNTING POLICIES FOR YEAR ENDING 30TH JUNE 2026

1 ACCOUNTING POLICIES

- The accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

INCOME AND EXPENDITURE

- All income is accounted for at time of receipt. All expenditure is accounted for at time of payment. There are no endowment funds.

FIXED ASSETS

- The church building, associated contents and rectory are vested in the Diocese of Glasgow and Galloway. They are not therefore included in these accounts.

2 EXPLANATION OF FUNDS

- The various funds are held for the following purposes:
Unrestricted funds: general funds to support the work of the church
Restricted funds: money given specifically for the purpose stated

3 TAXATION

- The church is a registered charity as defined by The Income and Corporation Taxes Act 1988, Section 506. Accordingly, no liability to taxation arises as the results for the Year and previous years fall within the exemptions from taxation contained in the Income and Corporation Taxes Act 1988, Section 505 [The charity is not registered for VAT and therefore all figures contained in the accounts are inclusive of VAT.

4 EMPLOYEES

- Rev Paul Watson, Rector, resigned on 25 July 2025.

5 VESTRY MEMBERS' REMUNERATION AND EXPENSES

The following remuneration was paid to Vestry Members or persons connected with a Vestry Member:

- No other Vestry Members or connected persons received any remuneration in the year or the previous year.
- The costs incurred by the Rector and other Vestry Members or connected persons on suitable training, education and missionary activities are included in Payments in Note 8. In the year ended 30 June 2026, the total amount was Nil.
- The church's insurance policy includes Trustee Indemnity Insurance for its trustees.

6 GOVERNANCE COSTS

- The Independent Examiner waived his fee in 2026 (2025: £0.00).

7 RECEIPTS

		2026	2025
		£	£
Collections	Standing Orders	36164	34690
	FWO Envelopes	3265	4855
	Other committed giving	2750	5360
	Open Plate	1163	20
	Gift Aid Tax	775	7569
		<u>44117</u>	<u>52494</u>
Other receipts	Hall Donations	15815	15795
Unrestricted	Interest	4365	6509
	Church Projects	0	2500
	Donations	1956	0
	Miscellaneous	1691	4004
	Bequest	2100	0
	Kitchen	2100	0
		<u>72144</u>	<u>81302</u>
Reserve Designated		0	0
Reserve Restricted		0	0
		<u>72144</u>	<u>81602</u>

INTEREST

Total interest received and included in receipts above has been allocated to funds as follows:

General

4365

6509

8 PAYMENTS

Charitable activities

Unrestricted

Ministry	Stipend, National Insurance and Pension	5105	42844
	Travel Expenses	0	640
Rectory	Building Insurance	487	468
	Maintenance	250	442
	Council Tax	1136	2619
	Telephone	0	0
Church	Heating and Light	8967	9004
	Insurance	2426	2163
	Maintenance	2755	3602
	Cleaner	5110	5320
Diocese	Quota	10842	8737
Mission	Outreach	1836	1836
	Youth Ministry	204	110
	Pastoral Care	0	187
Worship	Musicians	2275	2158
	Worship	4974	1612
Adminstration	Phone, Internet, Website	2299	1947
	Office supplies	0	256
	Photocopier Maintenance	0	60
	Kitchen Installation	28295	0
	Miscellaneous	0	5673
		<u>76961</u>	<u>89678</u>
Reserved Designated		0	0
Reserved Restricted		0	0
Total Payments		<u>76961</u>	<u>89678</u>

8 Reserves

	Open Balance £	Receipts £	Payments £	Surplus/ Deficit £	Transfer £	Closing Balance £
<i>Unrestricted General</i>	146,980	72,144	76,961	(4,817)	-	142,163
<i>Designated</i>	-	-	-	-		
<i>Restricted</i>	-	-	-	-	-	-
	<u>146,980</u>	<u>72,144</u>	<u>76,961</u>	<u>(4,817)</u>	<u>-</u>	<u>142,163</u>