

The Church of Scotland

ST ANDREW'S CHURCH

Annual Report and
Financial Statements

31st December 2025

Congregation No. 472428

Congregation: NEWCASTLE

Charity No SC046120

Reference and Administrative Information

Charity Name	St. Andrew's Church of Scotland, Newcastle
Charity Registration No.	SCO46120
Congregation Reference No.	472428
Contact Address:	St Andrew's Church of Scotland 13 Grantham Road Newcastle NE2 1QX

Trustees

Minister	Rev C. A. MacLeod
Kirk Session	J. Allan C. Gair C. Goodhand N. Henderson J. McAuley E. McPherson A. McRitchie S. McRitchie E. Thomas D McCall S McCall I. Wilkinson
	Retired June 2025
	Sabbitical from January 2024
	Sabbitical from October 2025
	Sabbitical from October 2025

Principal Office-bearers

Minister	Rev C. A. MacLeod
Session Clerk	Mrs I. E. Wilkinson
Church Treasurer	Mrs J. Thompson
Hon. Treasurer	Mrs N. Henderson

Independent Examiner

Mrs N. Costello, 2 Hawes Avenue, Chester-le-Street, Co. Durham DH2 3DX

Bankers

HSBC
110 Grey Street
Newcastle upon Tyne, NE1 6JG

ST. ANDREW'S CHURCH OF SCOTLAND SC046120
Trustees' Annual Report Year Ended 31st December 2025

Structure, Governance and Management

Governing Document and the Recruitment and Appointment of Trustees

St Andrew's Church of Scotland operates under the Unitary Constitution as set out by the General Assembly of the Church of Scotland.

The control of the affairs of the congregation, both spiritual and temporal, shall (subject to the Acts, Regulations or Directions which may subsequently be enacted by the General Assembly) be vested in the Kirk Session of the Congregation.

The Kirk Session shall consist of the Minister of the charge together with the Elders, ordained and admitted to the Session in accordance with the Act anent Election and Admission of Elders (Act X, 1932 (as amended))

The Minister is elected by the congregation and inducted by Presbytery.

Elders are chosen from those members of the Church who are deemed to have the appropriate gifts and skills.

For the purpose of Charity Law the members of the Session shall constitute the Charity Trustees

Organisation Structure

The Kirk Session, which meets at least 4 times during the year, is responsible for the spiritual affairs pertaining to the congregation. Certain responsibilities are delegated to Committees, such as Finance, Fabric, Education and Mission but all report to the Kirk Session who are responsible overall.

Objectives and Activities

Charitable Purposes

Our aim is to be a vibrant growing, Christian Community providing spiritual care and love for all, including those with a Scottish and/or Presbyterian connection.

We also aim to provide Church Services such as Baptisms, Marriages and Funerals not just for members but also the wider Scottish community in the North of England.

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.

Outreach continues to be a strong part of St Andrew's mission, as we continue to support local, national and internationally based charities and projects.

St Andrew's is keen to continue its tradition of Mission and to this end has continued to support Christian Aid and the Moderator's Charity during the Moderator's year in office.

This year we have continued in our support of the West End Foodbank, the Refugee Centre and other Homelessness projects in the city.

Over the year the Craft Group and friends of the group have continued to make hats, scarves and other items. Linus quilts continue to be made and also woollen blankets. Hats for premature babies and other items for the oncology units as well as a variety of soft toys are distributed at various times of the year and as always gifts are given at Christmas for families in need.

**Trustees' Annual Report
Year ended 31st December 2025**

The congregation, with its linked Church at St Columba's Pont Street, London, continues to be led by the Minister, the Rev C A MacLeod and the Kirk Session. Safeguarding is on-going and training is arranged by Presbytery.

Achievements and Performance

Services of worship are held weekly on a Sunday, during Holy Week and over the Easter and Christmas Seasons. Extra Services are decided by Kirk Session.

The Minister of the linked congregations leads worship on about four Sundays during the year and the Associate Minister comes twice a year (all of this being dependent on travel and the weather).

We have an OLM leading worship on at least one Sunday per month while also working as a Pioneer Minister to the Veterinary Community.

Our second OLM has had her first part-year with us and continued to be a welcome member of staff.

She is contracted to be with us to lead Worship on 8 Sundays each summer and is a welcome addition to our Preaching Team.

Four Elders also lead worship and have been welcomed by the congregation and are a welcome addition to the preaching team. On the few Sundays not covered we have visiting preachers, many old friends of the congregation.

Two Elders represent St. Andrew's at Presbytery. One Elder is a member and is also Treasurer of the City Centre Churches Together.

The Church Hall continues to be used as a Polling Station.

The Craft Group continues to meet regularly to work on our charitable activities and welcomes people who join them for coffee and company.

Fundraising and social events take place regularly.

This year has seen the Portuguese Church struggling and we have not had them using the building for the past six months. We await news as to their return.

Our City Councillor holds monthly surgeries in our premises and a Women's Group also meets once a month.

St Andrew's also welcomes external groups for activities during the week and the building is well used.

ST. ANDREW'S CHURCH OF SCOTLAND SC046120

Financial Review

The Session Clerk continues to encourage the use of Standing Orders and we also have a card machine for those who prefer to pay/donate directly. This has meant an increase in giving. Fundraising continues and people also contribute to Restricted Funds.

We met our commitments over the year.

Presbytery Dues were met in full and we also met our allocation to Giving to Grow.

We ended 2024 with an deficit of £1,935 and an excess this year of £499 at the end of 2025.

Hall Rental continues and although some groups stopped due to lack of numbers, one group began a second and then a third session. Overall the premises are let for more hours. The 300 Fund began in 2021, is still using the money raised at that time. There is still work being done and the Committee will continue to oversee this until the work is completed, at which time the fund will close.

The tax recovered on Gift Aid and GASDS donation for the last three months of 2024 and the first nine months of 2025 are included in these accounts This is also a slight reduction from the previous year.

The Church also held £10,862 of Restricted Funds, which have been provided for the purpose specified in the Notes of Accounts

Reserves Policy

The Trustees ambition continues to be to maintain reserves at around 2-3 months of running costs and commitments. In 2024 we maintained our responsibilities.

Presbytery Dues were paid in full. Our contribution to Giving to Grow was also paid in full. At the end of 2024 we had a surplus of £9,552 and by the end of 2025 we had a surplus of £9,623.

Plans for the Future

The Trustees have a budget in place and are aware of the Church of Scotland requirement to prepare this annually. Congregational giving and support for Fundraising is, as always dependent on the goodwill of members. This year our attendance continues and we have welcomed some new faces. Our new people are gradually becoming known to us all and join us for lunches and events. We hope to welcome them as members in due course.

The Church continues to follow any guidance from the Church of Scotland and also from the Government.

Giving continues to be looked at by Kirk Session and the new Giving to Grow means this needs to be a priority for the congregation. We still look to the future with hope and our vision for continuing Mission.

ST. ANDREW'S CHURCH OF SCOTLAND SC046120

**Trustees' Annual Report
Year ended 31st December 2025**

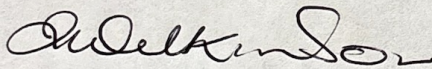
Statement of Trustees' Responsibilities

The Kirk Session prepares Financial Statements which give sufficient details to enable an appreciation of the transactions of the Church during the Finance Year.

The Kirk Session is 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 Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The trustees 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 and signed on their behalf



Session Clerk

Date 8th March 2026

Independent Examiner's report on the accounts

**Report to the
trustees/members of**

Charity name The Church of Scotland
ST ANDREW'S CHURCH

**Registered charity
number**

SCO46120

**On the accounts of the
Charity for the period**

1st January 2025 to 31st December 2025

Set out on pages

8 - 15

**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) 2005 Act 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**

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 accounts..

**Independent examiner's
statement**

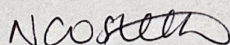
In the course of my examination, no matter has come to my attention.

- 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



Date 13/03/2026

Name Mrs N Costello

**Relevant professional
qualification(s) or body
(if any)**

Address: 2 Hawes Avenue
Chester-le-Street
Co Durham
DH2 3DX

ST ANDREW'S CHURCH OF SCOTLAND SCO46120

Receipts and Payments Account
Year ended 31st December 2025

	Unrestricted	Restricted	Restricted		
	Funds	Funds	Endowment	TOTAL	TOTAL
	2025	2025	2025	2025	2024
	£	£	£	£	£
<u>Receipts</u>					
Donations	17,871	3,918		21,789	24,517
Income from Manse Fund	620			620	698
Bank & Deposit Interest	295		55	350	281
	18,786	3,918	55	22,759	25,496
Rental of Premises	7,909			7,909	10,923
Activities for Generating Funds					
Total Receipts	26,695	3,918	55	30,668	36,419
<u>Payments</u>					
Cost of generating funds					
Charitable activities	(26,624)	(3,545)		(30,169)	(38,354)
Total Payments	(26,624)	(3,545)		(30,169)	(38,354)
Excess receipts over payments	71	373	55	499	(1,935)
Year ended 31st December 2025					

ST ANDREW'S CHURCH OF SCOTLAND SCO46120

Statement of Balances

Year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Restricted Endowment Funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Brought forward 1st January 2025	9,552	10,489	3,323	23,364	25,299
Excess of receipts over payments for the year	71	373	55	499	(1,935)
Balances carried forward	9,623	10,862	3,378	23,863	23,364

Year ended 31st December 2025

BANK BALANCES

Monies Held on Deposit	1,250	1,250
Cash at Bank and in Hand	1,567	7,363
Deposit Account	21,046	14,751
	<u>23,863</u>	<u>23,364</u>

LIABILITIES

Assets

Gift Aid Receivable (3 months)		
GASDS (3 months)	<u>£1,037</u>	<u>£837</u>

The Accounts were approved by the Kirk Session.

For and on behalf of the Kirk Session.

Delickinson

Session Clerk

J Thompson

Treasurer

8th March 2026

Date

1 Basis of Accounting

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

2 Trustee Remuneration and Related Party Transactions

St Andrew's Church, Newcastle upon Tyne, Church of Scotland Insurance Policy includes Trustee Indemnity insurance for all its trustees.

3 Nature and purpose of accounts

A) Unrestricted funds are those that represent the funds of the church that are not subject to any legal restrictions regarding their use and are available for the general purposes of the church. The Trustees hold a single unrestricted fund for the day to day running costs of the church and for the costs to the congregation as deemed appropriate by the church's central finance department and by the Presbytery of England. This Fund is also used to fulfil some of the congregation's local mission work.

The Kirk Session (the Trustees) may from time to time designate amounts from General Funds for a particular purpose. These funds remain unrestricted, but are classified as Special Funds.

B) Restricted Funds have been given for specific purposes. Restrictions arise when specified by a donor or when funds are raised for specific purposes. Such funds cannot be used for any other purposes.

C) Endowment Funds

The Church has one Endowment Fund. This is the Henderson Loudon Lecture Fund. The charity can utilise the income from this Fund but can not realise or use the capital.

D) Bequest from the Estate of a Member

The Bequest is now, with permission, listed under Audio Visual Fund.

ST. ANDREW'S CHURCH OF SCOTLAND SC046120

Movement in Funds

UNRESTRICTED FUNDS

	1st January 2025	Receipts	Payments	Income from Manse Fund	31st December 2025
	£	£	£	£	£
GENERAL FUND	9,552	26,075	(26,624)	620	9,623

	1st January 2025	Receipts	Payments	Transfer	31st December 2025
	£	£	£	£	£
RESTRICTED FUNDS					
Cabral Fund Note 3.1	3,127				3,127
Outside Space Fund Note 3.2	2,699	945	(66)		3,578
Garden Fund Note 3.3	506	240			746
Building Decorating Fund Note 3.4	1,785	2,362	(2,581)		1,566
Food Bank/Christian Aid/Sightsavers	0	240	(240)		0
Newcastle 300 Fund Note 3.5	1,558		(160)		1,398
Flower Fund Note 3.6	80	120	(65)		135
Taxi Fund Note 3.7	495		(183)		312
Moderators Challenge Note 3.8	239	11	(250)		0
	10,489	3,918	(3,545)		10,862

ENDOWMENT FUNDS

Henderson Loudon Endowment Lecture Fund

Note 3.9

Capital	1,250				1,250
Accumulated Interest	1,058	55			1,113

Audio/Visual Fund Note 3.10	1,015				1,015
-----------------------------	-------	--	--	--	-------

Manse Endowment Fund

Interest Note 3.11	0	620		(620)	0
--------------------	---	-----	--	-------	---

	3,323	675		(620)	3,378
--	-------	-----	--	-------	-------

Total Funds

Year ended 31st December 2025	23,364	30,668	(30,169)	0	23,863
-------------------------------	--------	--------	----------	---	--------

Purpose of Restricted Funds

3.1 The Cabral Fund

The Cabral Fund was set up in 2011 following the death of a church member at the age of 81. Her family gave the church £8,100, (£100 for each year of her life) with the request that the Fund be used for wide-ranging educational purposes. The family asked that the Fund be administered by Rev. D. Lunn. At 1st January 2025 the Fund stood at £3,127. No money has been used this year and the Fund remains £3,127 at 31st December 2025.

3.2 Outside Space Fund

The Outside Space Fund was set up in 2019 to provide funding for work required to the outside part of the Church premises. This money is being raised for particular work to the Fire Escape area and perimeter wall. At 1st January 2025 the Fund stood at £2,699. £945 has been added and £66 spent and as at 31st December 2025 the Fund is now £3,578.

3.3 Garden Fund

The Garden Fund was set up in 2019 to continue the work toward the Church's vision of Mission in opening the garden to the local Community and beyond.

As at 1st January 2025 the Fund stood at £506. £240 has been added during the year .

At 31st December 2025, the Fund stands at £746.

3.4 Building Decorating Fund

The Building and Decorating Fund was set up following a donation in December 2019. At 1st January 2025 the Fund stood at £1,785. £2,362 was added to the Fund and £2,581 was spent. At 31st December 2025 the Fund stands at £1,566.

3.5 Newcastle 300 Fund

The fund was set up to celebrate our Tercentenary Year. Over £3,500 was raised. The Committee made recommendation to Kirk Session as to how this would be used and approval was given for these purposes at 1st January 2025 the Fund stood at £1,558. £160 has been paid out this year.

At 31st December 2025 the Fund stands at £1,398.

3.6 Flower Fund

This Fund shows money which is donated to pay for flowers for the Sanctuary and money paid out to buy them. At 1st January 2025 the Fund stood at £80. £120 has been added this year and £65 has been paid out. At 31st December 2025 the Fund stands at £135.

3.7 Taxi Fund

The Taxi Fund was set up on 2024 following a generous donation from the Murray Napier Fund (St Columba's, Church of Scotland, Pont Street, London) to enable us to offer transport for elderly/inform members, many no longer able to drive, to Church on Sundays. It can also be used to transport them to special church social events during the year. The Fund at 1st January stood at £495.

£183 has been spent and at 31st December 2025 the Fund stands at £312.

Purpose of Restricted Funds (continued)

3.8 Moderators Challenge

The Moderator visited St Andrew's in 2024 and we were aware of his Challenge during his year in office as being "This little light of mine" an initiative to be a light in the darkness to help school children in Malawi to reach their full potential by providing little solar lights for them to work with at home. It also provides solar panels for Malawi University. The challenge continues until the Moderator leaves office. We raised £239 in 2024, we added £11 in 2025 and £250 was paid out, leaving the fund Nil at 31st December 2025.

Charitable Activities

Retiring offerings totalling £240 were collected for the Foodbank, Christian Aid and Sightsavers. This money has now been distributed.

Purpose of Endowment Funds

3.9 The Henderson Loudon Endowment Lecture Fund

The Henderson Loudon Lecture Fund was set up following a bequest from a former Minister Assisting, at St Andrew's Church in 1988. It was set up as a Lecture Fund and only the interest on the Bequest can be used for lectures. The Bequest of £1,250 remains static.

Accumulated interest on 1st January 2025 was £1,058. Interest of £55 was added giving a balance on 31st December 2025 of £1,113.

3.10 Audio Visual Fund

Audio Visual Fund at 1st January 2025 was £1,015. No money has been added this year, so the Fund at 31st December 2025 stands at £1,015.

Other Endowment Fund

3.11 The Manse Endowment Fund

The Manse Endowment Fund arose from the sale of the Manse in the 1960s.

The Fund is a separately registered Charity and as such does not appear in the Church's accounts.

The Capital Value of the Fund cannot be spent without agreement of the Presbytery of England and the Channel Islands.

Over the years agreement has been granted and small amounts of the Capital have been released for special building projects.

The Fund at 1st January 2025 stood at £18,497

With permission of the Presbytery of England the interest on this Fund is available for general purposes and is therefore included in General Funds.

The interest for 2025 was £620. £3,000 was added to the Fund during the year.

The Balance at 31st December 2025 is £21,497

ST ANDREW'S CHURCH OF SCOTLAND SCO46120

Accounts for the Year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Restricted Endowment £	Unrestricted Funds £	Restricted Funds £	Restricted Endowment £
	2025	2025	2025	2024	2024	2024
4 Analysis of Donations						
FWO Scheme (non Gift Aid)	288			288		
Gift Aid Donations	10,009			7,224		
Tax Recovered on Gift Aid Donat	3,621	350		3,304	1,193	
Ordinary Offerings (Open Plate)	3,033			3,278		
Other Offerings, Donations	920	3,568		937	7,938	355
	17,871	3,918		15,031	9,131	355
	Unrestricted 2025 £	Restricted 2025 £	Restricted Endowment 2025 £	Unrestricted 2024 £	Restricted 2024 £	Restricted Endowment 2024 £
5 Analysis of Payments						
Charitable activities						
Giving to Grow	6,328			4,120		
Pulpit Supply	300					
Pulpit Supply Expenses	101					
Presbytery Dues	1,167			927		
Minister's Expenses				59		
Gift Vouchers				45		
Key Deposit refunds	70			35		
Repairs Lift/Lift Service	1,046			475		
Fire Extinguisher Service	136			138		
Flower Fund		65			20	
Donations Christian Aid/Food Bank		240			398	
Mobile Phone/Internet/Telephon	1,053			1,054		
Parking Permits	350			350		
Water Rates	147			137		
Heat & Light	5,186			6,508		
Cleaner	2,590			2,418		
Insurance	2,244			2,111		
Bookkeeper	870			920		
Organist Expenses	265			540		
Sundry Expenses				5		
Premises Expenses	771			569		
New Lap Top	399					
Expenses Moderator's Lunch		250			100	
Napier Taxi Fund		183			5	
Organ Repairs & Maintenance	85			70		
Roof Repair Fund					15,432	
Audio Visual Fund						220
Post, Printing and Staty	148			140		
Building and Decoration Fund		2,581				
CCLI Copyright	294			256		
Bank Charges	74			102		
300 Fund		160			400	
Security and Communications		66			800	
Garden Fund						
Transfer to Bond	3,000					
	26,624	3,545		20,979	17,155	220

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of the ministers' stipends and employers' contributions for National Insurance, pension and housing and loan funds.

Minister's 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) £39,856.