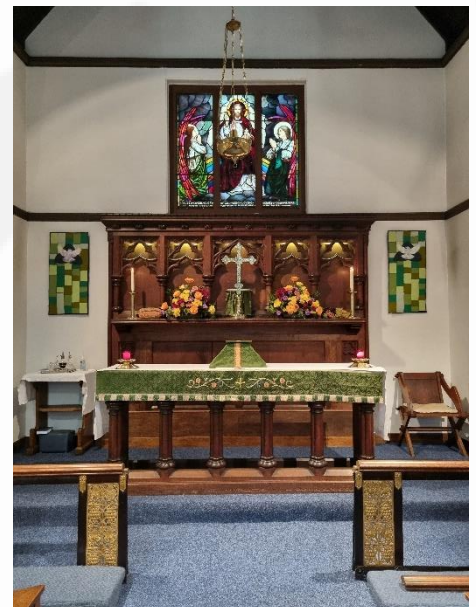
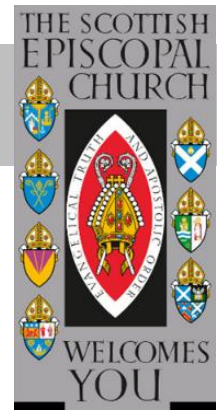


All Saints, Bearsden



United Diocese of
Glasgow & Galloway
The Scottish Episcopal Church



ANNUAL REPORTS FOR YEAR 2024/2025

Annual Congregational Meeting 23 November 2025

The Vestry

Ex-officio Members

Chairman: Revd. David Guest

Hon. Secretary: Brenda Long

Hon Treasurer: Tracey Conway

Lay Representative: David Simmons

Alternate Lay Representative: David Hamblen

(stepping down as ALR)

Elected Members

Fiona Hempel PVG

Anne MacDougall

Dolina Dowling

Robert Johnston (co-opted)

Andrew Roach (stepping down)

Mike Keen (co-opted – to be elected)

The **Trustees** are the members of the Vestry. These members are either *ex officio*, elected at the Annual General Meeting, or co-opted by the Vestry in accordance with the Code of Canons of the Scottish Episcopal Church, particularly Canons 35 & 60. They are also guided by the Digest of the Resolutions of the General Synod, the Constitution of the Charge, and the Charities and Trustee Investment (Scotland) Act 2005. Trustees are not remunerated.

Other Contacts

Church Flowers: Ann Caie

Church Hall Bookings: Celia Fisher

Deed of Covenant and free will offering: Penny Inglis

E-Group: Celia Fisher

Thursday House Group: Janet Stack

NW Regional Council: David Simmons

Organist

Sidespeople

Sunday Coffee Rota: Pauline Waugh

Fair Trade: Pauline Waugh

Magazine: Janet Stack

Web Site: <http://bearsden.church.scot>

Facebook: AllSaints_Bearsden

Instagram: allsaints_bearsden

Twitter/X: AllSaints_Bearsden (@AS_Bearsden)

You Tube: @AllSaintsBearsden

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Scottish Episcopal Church, Diocese of Glasgow and Galloway

All Saints' Church Bearsden

Annual General Meeting of Constituent Members of the Congregation

23 November 2025

Agenda

- 1 Prayer**
- 2 Apologies** (numbers only)
- 3 Minutes of Annual General Meeting 24 November 2024**
- 4 Matters Arising**
- 5 Reports**
 - Church
 - Vestry
 - Rector (report delivered as sermon at 10.30am service)
 - Lay Representative
 - Treasurer: See Appendix A
 - PVG Co-ordinator
 - Property Convener
 - Other Reports
- 6 Elections**
 - Alternate Lay Representative
 - Vestry members
- 7 Appointment of Auditors**
- 8 AOCB**
- 9 Act of Remembrance**
- 10 Date of next meeting:** Sunday November 22nd 2026
- 11 The Grace**

Scottish Episcopal Church, Diocese of Glasgow and Galloway

All Saints' Church Bearsden

Minutes of the Annual General Meeting 24 November 2024

1 The meeting began with a prayer led by Revd. David.

2 Sederunt: 34

3 Notification of AOCB: There was no AOCB

4 Minutes of the Annual Meeting held on 29 October 2023

The minutes were accepted as a true and accurate record of the last meeting - proposed by John Harrington; seconded by John Brooker.

5 Matters Arising: There were no matters arising.

6 Elections

- Lay Representative - David Simmons was elected: proposed by David Hamblen, seconded by Anne Caie.
- Alternate Lay Representative: David Hamblen was elected - proposed by David Simmons, seconded by Gillian Kingslake.
- Members of the Vestry: Dolina Dowling was elected - proposed by Philip Thompson, seconded by David Hamblen. Andrew Long was elected - proposed by Andrew Roach, seconded by David Hamblen.
- Association of Bearsden Churches: Celia Fisher and Penny Inglis will continue as representatives. The Rector thanked them for their work.
- NW Regional Council: Official members are the Rector, the Lay Representative and the Alternate Lay Representative. The congregation elected Louise Benson to attend as a representative.

7 Reports

- Rector - the Rector used his sermon at the 10.30 service to deliver his report.
- Vestry - taken as read. Louise Benson, Graham Caie and Celia Fisher stood down as members of the Vestry. Revd. David thanked them for their work as members of the Vestry.
- Lay Representative - taken as read
- Treasurer: Appendix A - taken as read
- PVG Co-ordinator/Safeguarding - Fiona reported that there were no safeguarding reports and no new people in the PVG Scheme. She will carry out an annual review.
- Property - taken as read
- Other Reports (taken as read):
 - Mission Support Group
 - Drumchapel Food Bank
 - E Group

- Thursday House Group
- Church Halls
- All Saints' Magazine
- Wednesday lunch Group
- Flower Group
- All Saints' Choir

8 Appointment of Auditors: Jenny Irvine and Bell Barr were reappointed - proposed by Tracey Conway, seconded by Jenny Thompson.

9 AOCB A vote of thanks was given to the Rector on behalf of the congregation by David Hamblen.

10 Act of Remembrance - for those members of the congregation who had died during the year.

11 Date of Next Meeting: 23 November 2025

12 The Grace was led by Revd. David

BMH

REPORTS

Church

We have 84 members on our congregational roll. We have 72 on the Communicants Roll as defined by Canon 41.2. It has been good to welcome several new members as well as many visitors during the year.

We have not had any baptisms or weddings in church in the past year, though there have been some enquiries for next year and one wedding was conducted in the QEU Hospital. Since the last annual meeting we have conducted seven funeral services in church and local crematoria and there have been three burials of ashes in the memorial garden. We are grateful to Alexander Roach for volunteering to help prepare plots for burials of ashes.

Highlights of the past year have included welcoming our new diocesan Bishop, the Rt Revd Nick Bundock, who now lives in Bearsden; a Harvest Thanksgiving service at which Bishop Nick celebrated and preached; a number of ecumenical events, with services held together with New Kilpatrick (both at All Saints and at NKP church) at Advent, Christmas, and Holy Week; and a unity lunch in February.

The Rector has led a number of services at Abbotsford House care home during the year. He has also made visits to other care homes by request.

It has been disappointing not to be able to build up links with children and young people, though they are welcomed and encouraged when they do come to church. This year we are looking forward to hosting a Nativity play by children from the Maxholme Nursery and it is hoped that further links may be developed.

We held another successful Prayer and Giving Day in May. This led to the revision of the prayer diary for the church, with suggestions for prayer for each day of the week. The weekly prayer group meeting before Wednesday Communion services continues using Morning Prayer as a starting point.

We have valued and much appreciated the continuing support and involvement of Revd Kevin Francis during the year, as a member of the congregation with Sharon, helping at services, and covering during the Rector's holidays.

The Rector is always willing to visit people in home, hospital, hospice or care homes if made aware of a need and will happily take home Communion if requested.

In addition to the regular house study groups (reported on elsewhere) we held study groups in the hall for Advent and Lent shared with St Andrew's, Milngavie, who also join us for occasional services.

We have maintained our pattern of regular Sunday services (the 10.30am Communion attracts a range of congregation numbers from 25 to 60+!) with an evening service from time to time for special occasions. We livestream our 10.30am service on Facebook each week, though this continues to be challenging because of poor connectivity to Wi Fi/mobile signal. The service is also uploaded to our You Tube channel. The Facebook livestream usually attracts between 50 to 100+ viewers live and later each week, with more than 50 weekly on You Tube.

We made donations of toys at Christmas to Glasgow Children's Holiday Scheme and Aberlour and were pleased once more to take a significant number of goods collected at Harvest to Drumchapel Food Bank in addition to regular deliveries there during the year, as reported elsewhere.

It was a particular pleasure to welcome Willan Kalinda to preach at a service in October. Willan was born at the David Gordon Memorial Hospital in Livingstonia, Malawi, which we have supported as a church for over 20 years, and he continues to serve as a board member. He is also country director of the Scottish-based Bananabox Trust and a special collection was held to raise funds for their work.

The Rector

Report of Vestry activity

The Vestry has met 11 times during the past year, plus one extraordinary meeting.

Notes from meetings are published in our church magazine and minutes are always available for inspection.

Among the matters discussed during the year are:

- Financial items as included in the annual accounts.
- Property matters as described in the Property Report: refurbishment of the stained glass window, repair of the bellcote, internet.
- Break-in at the Church
- Appointment of a new organist
- Church Services
- The Rectory
- The Provincial Survey
- Security and Church keys
- The Wednesday Lunch Group
- Safeguarding
- Fundraising

The Vestry expressed its gratitude to Susan Gray for her work as Property Convener, and welcomed Robert Johnston to the role.

The Vestry has expressed great sadness at the death of Professor Andrew Long who served the Vestry for many years in a number of roles, most recently as Treasurer.

The Vestry warmly welcomed Dolina Dowling as a new member of the Vestry and thank her for taking the role of acting Vestry Secretary for six months.

Andrew Roach ends his term of office this year and we thank him for his hard work on our behalf during his period of service. There will be an election for a new member at the Annual General Meeting. There is also an outstanding vacancy not filled last year.

We are grateful to David Hamblen, who generously extended his period as Alternate Lay Representative. He has indicated that, while continuing to serve on the Vestry, he wishes to stand down from the ALR role, so there will be an election for his replacement at the annual meeting.

Brenda Long

Vestry Secretary

Lay Representative report for AGM, November 2025

Thankfully the last 12 months have been much more positive for me than was the case last year. Here is a brief summary of my recent activities. As your Lay Representative I have a number of roles to undertake. The first of these, encapsulated in the older name of “Lay Elector,” is to be your representative at Diocesan Synod (Electoral and otherwise). Since the last AGM, as many of you know, we used newly-revised Canon IV procedures to elect a new bishop. Following on from the preliminary meeting of the Electoral Synod on 21 st September, 2024 (as I reported last year), we had two further meetings. On the first (on Saturday, 11 th January) the shortlisted candidates each gave a presentation, focusing on their visions for the Diocese of Glasgow and Galloway, and were asked a series of questions. In the second (on Saturday, 18 th January), we were required to vote. As you all know now, the electoral process ended up with our very own Bishop Nick Bundock being elected and, over the course of the year, moving into Bearsden to be our neighbour. I must say that one of the highlights of my year was Bishop Nick’s Consecration at St. Mary’s Cathedral on Saturday, 3 rd May. If you want a fuller account, please read my magazine article about this (June, 2025), but it was certainly both an enjoyable and an inspiring occasion. The Diocesan Synod this year was on Saturday, 22 nd February, in Kilmarnock. It was a strange one this year because it was before Bishop Nick’s consecration, so, despite the sense of excitement and expectation there was a strong sense that business was “on hold”. All Synods this year (except for a short, extraordinary online one to approve some emergency changes to Canon IV which David Hamblen, Alternate Lay Rep, attended on my behalf) were chaired by Bishop Andrew, the Bishop of Brechin, with his usual good nature and efficiency. This was much appreciated by Synod members.

There have been a number of high-profile retirements at Diocesan level over the last 12 months. Long-serving Diocesan Secretary John Mitchell, and treasurer Bob Burgon, both stepped down, as did Christine Hughes, after many years working in the Diocesan Office. Rev Canon Audrey O’Brien Stewart also resigned as Canon Missioner, although has now thankfully returned to the Diocese as Priest-in- Charge at St. Cyprian’s, Lenzie. One of my other roles on your behalf is attending meetings of the North-West Regional Council (NWRC). We rotate around the region for these and have enjoyed meetings at St. Augustine’s Dumbarton, St. Andrew’s Milngavie and St. Michael’s Helensburgh in the last 12 months. These meetings no longer have any official role in terms of Diocesan governance but serve as a useful forum to discuss important issues and share news from around the region. Often, we enjoy fantastic catering at these events too (the Lay Rep role seems to involve quite a lot of eating and drinking)! One small change at the last AGM in January is that Rev. Andrea Hagenbuch stepped down as Chair and we now have Rev Dom Ind of St. Michael’s, Helensburgh. I have stayed on as deputy chair though, and Tim Rhead of St. Andrew’s Milngavie is still secretary. Another change is that Rev. Sydney Maitland has now retired as priest-in-charge at All Saints, Jordanhill, but this is thankfully, currently, the only vacancy in the region. I have pleasure to note that the tone of these meetings has become considerably more upbeat in the last 12 months, and especially since the beginning of Bishop Nick’s episcopacy.

There are small signs, I think, of growth and innovation in churches across the region. I hope that these will continue over the next 12 months. I very much enjoy my role as your lay rep, especially meeting my friends from across the Diocese at Synod and regional councils. More details of the meetings I have attended over the last year are available in my regular magazine articles.

David Simmons

PVG Co-ordinator AGM Report 2025

April 2025 saw the implementation of the new Disclosure (Scotland) Act 2020 into Scottish Law making it now a legal requirement for all those working in regulated roles with Children and Protected Adults to have PVG membership. All those who currently require this for All Saints are covered. April 2026 will see the end of PVG membership for life with the introduction of a time limited membership with a 5 year renewal cycle. I will follow up with anyone this may affect.

There have been no safeguarding issues raised over the last year either by the congregation or hall users but please be reminded that we all have a duty of care to foster a safe and supportive culture for all in the church community. There are notices with contact details if anyone has any concerns on both the Church and the main hall notice boards.

Fiona Hempel PVG Co-ordinator

Property

During the past year a number of improvements have been made to the Church estate:

1. access to the car park has been improved by the removal of the gates
2. the stained glass window above the altar has been restored, by virtue of an appeal generously supported by the congregation. These works were managed by Susan Gray as property convenor until mid-way through 2025, for which much thanks. Susan also managed the survey of the bellcote and contributed to the Vestry's decision to go ahead with its full repair. Work was originally planned for December. After concerns were raised by the Vestry about possible disruption to activities in the Church in the run up to Christmas, the steeplejacks have agreed to postpone the work until later in 2026, when the weather may be more suitable and to avoid construction noise during December. Applications have been made for grant funding for this work. Subject to the success of these, some support from the congregation may be required to fund the bellcote repair.

The break-in at the end of July caused some upheaval and damage. A window in the Choir Vestry was smashed and a fire extinguisher was used to break down the Sacristy door. The break-in necessitated the replacement of all the locks and keys for the Church and Halls. Communication with the contractors appointed by the church's insurers has been difficult at times, particularly in the matter of the type and number of replacement keys. A decision was made to retain the replacement lock for the Hall as a large number of duplicates had already been cut and distributed to hall users. The Sacristy door has been replaced, but awaits painting to match the panelling of the Sacristy interior. At the time of writing, replacement of the broken window and replacement of other locks is due to take place on 3 November, which should complete the repairs arising from the break-in. On police advice an additional security camera has been fitted and further improvements to security have been recommended.

At the Rectory hedge cutting and shrub trimming have taken place and a regime is in place for this work next year. The gutters have been cleared. Some work is required to improve the performance of the central heating at the Rectory.

Robert Johnston

Property Convenor

OTHER REPORTS

Drumchapel Food Bank

It is very satisfying, but by no means surprising, to see the way in which the congregation's support of the Drumchapel Food Bank continues on a weekly basis. We are a generous community and your donations are evidence of this fact.

The Food Bank continues to play a vital role in the daily lives of some Drumchapel residents and our donations are greatly appreciated as there really are times when "the cupboard is almost bare". Sometimes when I trundle up to their premises Old Mother Hubbard is looking quite anxious, if not decidedly flustered and it is so rewarding to see the evident relief on her face when I turn up with our All Saints offerings.

What I take along is, quite honestly, just a drop in the ocean of their ongoing needs and I wonder if I could make an appeal for even greater support at this time of ever-increasing demands on our disposable incomes. I would ask you all to think very carefully and enquire of yourselves whether you could buy an extra item, or even two, of staple grocery items to help out those who are so very much less fortunate than we are. Whatever items we donate are things that those whose circumstances forces them to rely on the Food Bank won't have to purchase themselves. I have been accused of cynicism, (yes, really?) in the past and there was a period when I might have said that what we provided perhaps left recipients with more of their welfare money to pursue lifestyle choices that we may not have agreed with or condoned but honestly, I don't believe this is true in the vast majority of cases and at the end of the day, to use that old quotation, there but for the grace of God go you and I.

Whatever you donate is gratefully acknowledged by our friends in the Drumchapel community and by the representatives at the Food Bank and I echo their gratitude as I have the pleasure of witnessing this when I make the deliveries of **your** donations.

Thank you.

John Brooker

E Group 2024-25

Our house group meets on the first Thursday of each month at Jean Stirling's house for fellowship, food and fun. We try to be disciplined and do more Bible study than chat, but we see learning together though talking personally is an important aspect of growing in faith. The past year we have focused on the letter of James, using Tom Wright's handy booklet to guide our discussion. He breaks the letter down into sections and asks questions on the bible verses which we consider before meeting. The discussion is always lively, and often open ended leaving us sometimes with more questions than answers. There are about six-seven regulars, but we occasionally manage a full house of nine, and our ages range from early 20s to late eighties. If anyone would like to join us you would be very welcome.

Celia

Thursday House Group

The group of about 17 members has met regularly throughout the year at 8 West Chapelton Crescent in an informal setting for discussion, prayer and fellowship. From October 2024 we were reading the letter to the Ephesians, probably a circular letter to churches around the Eastern Mediterranean, possibly written by Paul while

in prison in Rome. Following a helpful introduction to the Epistle by the Rector, we have taken turns in leading, It is an inspirational letter, with Paul writing of the great and eternal truths of the Christian faith, the function of the Church in the plan of God, and the role of each member of the Church in carrying out God's plan. From January we began studying the Gospel of Luke. It is the basis for the Gospel readings for this church year and the Rector wrote an introduction in the January magazine. We are grateful to Graham Caie and David Hamblen who have helped with leading the group. This autumn we are continuing with Luke who frequently challenges and surprises us.

We were deeply saddened by the loss of Andrew Long this year. He will be greatly missed by all, having been a member for many years.

We have enjoyed fellowship in the group throughout the year, culminating in a splendid Croquet party hosted by the Kingslakes at Ross Priory. Great rivalry was played out on the croquet lawn even during very damp conditions, but kept in control with the accurate scoring by the Rector. This was followed by much laughter and friendship at the delicious supper. And the sun shone finally.

New members are always very welcome

Janet Stack

Church Halls 2024-25

It's been another busy year for the halls which we let out not just for the income they generate but also as a form of outreach by welcoming in many people of all ages who either attend a class or pick up their children. It is important that the church is seen as an open and friendly place which serves the community.

We have 17 regular weekly users who offer classes in a wide range of activities including children's art, yoga for mums and babies, Tai Qi , Scottish dancing, keep fit, regular yoga, music and more. In addition, this year we have allowed parties for primary aged children, welcomed a post baptism party which took place in St Andrew's RC church, and served as a venue for various charitable fund raising ventures.

My very sincere and grateful thanks go to John Brooker who steps in for me when I'm away – which seems to happen rather frequently!

Celia

Mission Support Group

We were grateful to the Vestry for the allocation of £5000 in November 2024. After careful discussion we agreed to allocate the funds as follows:

UK

Aberlour Children's Charity £600
Freedom from Torture £600
Glasgow City Mission £600
Christians Against Poverty £300
Maxie Richards Foundation £300
Scottish Bible Society £100

Overseas

David Gordon Memorial Hospital , Malawi £500

St Francis Hospital , Zambia £500

Velllore PTP , South India £500

Wateraid £1000

All Saints donated approximately £1000 to Tearfund.

All of the above charities provide on-going feedback and information which are published in the church magazine.

Louise Benson

Wednesday Lunch Group

It has been another very successful year! The Wednesday lunches have been well attended even in the coldest weather, and we are always delighted to welcome our dear friends. As well as our weekly lunch, we have enjoyed a splendid and varied diary of events:

- Several Talks: The island of Sicily, Language and Words, The Tear Fund, The Glasgow Children's Holiday Appeal
- Making Christmas decorations
- Christmas sales tables in support of the Glasgow Children's Holiday Scheme
- Christmas Lunch with a pantomime fit for the West End
- Post Christmas Table top Sale
- Flowers for Mothering Sunday
- Donations of bakery from Cafe Crème

Amongst our helpers and friends we can't omit Wendy's little dog, Mabel, who dresses for each occasion and brings great joy to us all.

Brenda Long

Social Group

We have had a busy and very successful year of activities , most of which have been fund raising events for the church. We have also raised funds for Tearfund. Most importantly these events are about community and having fun together as church members, or with family and friends. We have plans for the 2025/26 year and hope that as many of our church members will support these events. A big thank you to all the hardworking Social Group Team , and it is most certainly a team effort!

Events 2024/25

Tearfund Quiz Night

Burns Supper with entertainment

Daffodil Tea

Harvest Festival lunch

Beetle Drive and Bingo games night

Louise Benson

Flower Group

This is a really good group to be part of and we have sufficient numbers to supply a rota that is not too onerous. This year we welcomed Anne Shirlaw as a permanent member of the team and just in the last few weeks, Daphne Farquharson has joined us. Anyone interested in joining us will be most welcome - just come and speak to me.

Our main aim is to have flowers on the Altar every Sunday apart from Advent and Lent. The arrangements are always beautiful and display a pleasing number of styles. Everybody really shows their talents at the festivals of Christmas, Easter and Harvest when we all work together to decorate the whole Church. We are extremely grateful to those members of the congregation who support us financially and particularly so to the late Sheila Benson, who left us a generous bequest.

My grateful thanks, as always, go to the members of the team, without whom the Church would be a poorer place.

Ann Caie

All Saints' Choir

The choir continues to support Sunday morning services and the occasional Evensong. We are small in number which becomes difficult when there are absences, so any extra voices would be warmly welcomed. In September we said goodbye to Esther, our talented organist, who had been with us for almost two years while studying at the Conservatoire. She has now moved to Denmark to continue her studies and we wish her every success.

We are so fortunate that Susan Harrington has been able to step in to cover for us while we await the appointment of a new organist in the near future.

Gillian

Association of Bearsden Churches 2024-2025

This past year has seen a number of changes taking place in the Bearsden churches, which have subsequently affected the membership of the ABC. For example, The Church of Scotland congregations of Westerton and Kessington have merged and Bearsden Baptist church has a new minister and has withdrawn from the ABC for the time being.

We held our usual carol singing at Asda in December 2024 and raised £445 split equally between East Dunbartonshire Women's Aid and Drumchapel Foodbank. Many thanks to All Saints members who came and sang. Our next event was the Unity Lunch which was hosted by Bocclair Community Church (formerly Kessington Church) in February 2025. The speaker, Robbie Morrison, from Tearfund was informative and thought provoking. Café Crème provided soup, sandwiches and cake and about 75 people attended. Finally, our World Day of Prayer event (theme was The Cook Islands) was held in March at St Andrew's RC church.

It was beautifully led by various members of that congregation.

The ABC is now looking forward to meeting and working with its new members on joint ventures to encourage co-operation and understanding between the different churches in Bearsden. We would be delighted if anyone had any suggestions for strengthening the bonds between us.

Penny and Celia

Gardening Report 2025

It's been a fairly uneventful year in the gardens. Most of our work has been maintenance rather than innovation, and on the whole that keeps us busy. We continue to rely on our informal team of volunteers and are extremely grateful for their help. We tend to have a session once every two or three weeks during the growing season,

and more irregularly through the winter months. We are favouring Tuesday or Thursday afternoons at present, but there is no absolute rule. As always, tea and cake is a vital part of our gardening method. There are 12 or 13 of us 'on the books', though a more typical workforce on any one occasion is four or five! There is absolutely no pressure on anyone to make it to all sessions; the idea is that people join in if they're free and it's convenient. We will always welcome additional helpers on that basis. Just have a word with Mairi or Kate if you're interested. You definitely do not need to be a skilled gardener.

Mairi Ross

FINANCIAL REPORT TO VESTRY

OCTOBER 2024 – SEPTEMBER 2025

This report is based on the provisional accounts for the financial year 2024-25, and was approved at the Vestry meeting on 13 October 2025, for presentation to the Church AGM on 27 November 2025.

Also attached are the Statement of Receipts and Payments, Statement of Fund Balances and associated notes which will be handed over to the Independent Examiner for examination following the AGM.

Overall performance

The deficit on the current account for the year 2024-25 was £6,091. However £5,000 was paid to Mission Support during the year, from the surplus in 2023-24. Excluding that item, the deficit for the year would have been £1,091.

Income

At £42,153, total congregational giving (all 3 categories) was in line with budget and showed a 3% increase from last year. A modest decrease in monthly Bankers Orders was compensated for by an increase weekly Free Will Offering (envelopes) and open plate cash collections.

Hall donations were £21,062, slightly behind 2023-24 but ahead of budget.

Actual fundraising in the year includes amounts raised specifically for the Stained glass window (£7,268 before Gift Aid) and the bellcote repairs (£1,027). In addition, a total of £3,846 was raised by Sunshine bags (£745), Daodil Tea (£450), Prayer & Giving Day (£1,945), Burns Night Supper (£630) and Cakewalk (£76) – in excess of the £3,000 included in the budget. Once again, I would like to add my sincere thanks to all who were involved in organising and contributing to both these events.

£16,173 was received from HMRC for Giftaid which was £3,236 more than budgeted

Other income includes a £1,880 refund from Scottish Power and a further refund is being pursued.

Expenditure

Major refurbishment costs of £14,450 in the year covered the Stained glass window repairs (£8,748), carpark works (£4,646) and steeplejack initial assessment of bellcote repairs (£1,056). The budget for the year included repairs to the bellcote and painting the outside of the church, neither of which were completed and so will need to be included in the budget for the new financial year.

£5,000 was donated to a range of local and international charities under the Mission Support heading.

The quota was budgeted at £14,172 but was actually lower at £10,873.

**FINANCIAL REPORT TO VESTRY
OCTOBER 2024 – SEPTEMBER 2025**

Funds

☐ At 30 September 2025 total cash funds were as follows:

Bank of Scotland £19,830

Leeds Building Society £49,979

Total £69,809

☐ Investment in SEC UTP, along with some other smaller individual investments were valued at £158,499.

In total this comes to £228,308 which although a substantial amount, once again we need to remember that without fundraising and excluding major refurbishment costs, annual costs are currently exceeding income by c£14k. At that rate, it would only take about 16 years to erode all our reserves.

Finally

☐ Fundraising events will continue to play an important role in narrowing the gap between income and expenditure in 2025-26.

☐ As outlined above, major refurbishments of repairs to the bellcote and painting the outside of the church have been included in the budget for 2025-2026, estimated at £31,390. Grant applications have been submitted to contribute to the bellcote repair costs, as well as donations already contributed for that purpose, of £1,027. Painting will only be done when further consideration has been given as to how it will be funded.

☐ £5,000 is currently included in the 2025-26 budget for Mission Support, but requires some discussion. In previous years, when a deficit is expected it has been decided not to make payments for Mission Support. We would ask the congregation to consider whether the Mission Support amount should be:

- o included in the budget as is, resulting in a budget deficit of £10,859 for the year
- o included in the budget but with fundraising income increased by £5,000 to meet the cost
- o excluded from the budget with the intention that payments will only be made if additional fundraising allows

All Saints Church Bearsden
Annual Budget 2025-26

Receipts Category	2025-26	% v actual		2024-25	
	Budget	2024-25		Actual	Budget
BO Monthly	31,648	-2.3%	Annualised average of Q3 & Q4 actual receipts	32,398	34,286
FWO Weekly	6,634	10.6%	Annualised average of Q3 & Q4 actual receipts	5,998	5,538
Collections	3,912	4.1%	Annualised average of Q3 & Q4 actual receipts	3,757	2,376
Hall donations	20,000	-5.0%	No change to 2024-25 budget	21,062	20,000
Coffee/Action aid	0			491	-
Donations	0			1,786	-
Dividends received	4,492	0.0%	No change to 24-25 actual	4,492	4,004
Fund raising	3,000	-73.0%	No change to 2024-25 budget	11,114	3,000
HMRC	10,500	-35.1%	Estimated re regular giving only	16,173	12,937
Magazine	712	0.0%	No change to 24-25 actual	712	792
Other income	3,647	41.7%	Diocese taxi reimbursement + expected Scottish Power refund	2,574	823
Special collections	-			1,516	-
Wed Lunch Grp	-			1,705	-
Transfer in	31,390	#DIV/0!	To fund major refurb costs below - may include transfers in, grant, fundraising	-	22,168
Deposit interest				1,033	
Grand totals	115,934	10.6%		104,811	105,924
Payments					
Administration	1,363	0.9%	2024-25 actual + increase re Bell Barr (accounts examiner)	1,351	1,500
Choir	-			-	-
Cleaning	6,462	4.1%	annual increase of 4.1%	6,208	6,208
Donations out	-			872	-
Fuel costs	5,126	-32.1%	estimate based on refunds received	7,545	9,090
Hall expenses	335	647.6%	no change to 24-25 budget	45	335
Maintenance	5,000	110.3%	no change to 24-25 budget	2,377	5,000
Major Refurb	31,390	117.2%	Bell Cote £20k; Painting outside church £11.5k;	14,450	22,168
Ministry	45,794	3.5%	Stipend increase & pension contribution decrease from 1/1/25 per SEC; includes allce for KF	44,237	44,545
Mission Support	5,000	0.0%	For discussion	5,000	5,000
Mission, Educ	430	168.8%	no change to 24-25 budget	160	430
Organist	5,303	0.5%	annual increase of 4.1% + allce for substitutes + RSCM fee	5,278	5,111
Printing	795	0.0%	no change to 24-25 actual	795	1,011
Property	8,105	1.8%	10% Council tax increase assumed; 5% insurance increase assumed; PY includes payments re breakin	7,964	7,570
Quota	11,091	2.0%	estimated 2% increase on 2024-25	10,873	14,172
Spec coll out	-			1,516	-
Transfer out	-			-	-
Wed Lun Grp	-			1,700	-
Worship Serv	600	12.8%	Candles, Eucharist etc	532	1,000
Grand Totals	126,794	14.3%		110,903	123,140
(Deficit)	(10,859)			(6,091)	(17,216)
Exclude Mission Support payment taken from 2023-24 surplus				5,000	5,000
Adjusted (deficit)	(10,859)			(1,091)	(12,216)

ALL SAINTS CHURCH BEARDSDEN

Quarterly Budget Comparison

Receipts	Q1			Q2			Q3			Q4			Totals	Transfers to Restricted funds	Unrestricted funds
Category	Budget	Actual	Diff	Budget	Actual	Diff	Budget	Actual	Diff	Budget	Actual	Diff	Budget	Actual	Diff
BO Monthly	8,572	8,312	(260)	8,572	8,432	(140)	8,572	7,602	(970)	8,572	8,052	(520)	34,286	32,398	(1,888)
FWO Weekly	1,385	1,377	(8)	1,385	1,304	(81)	1,385	1,516	132	1,385	1,801	417	5,538	5,998	460
Collections	594	1,036	442	594	595	1	594	828	234	594	1,298	704	2,376	3,757	1,381
Hall donations	5,000	4,889	(111)	5,000	4,964	(36)	5,000	4,823	(177)	5,000	6,387	1,387	20,000	21,062	1,062
Coffee/Action aid	0	-	0	0	137	137	0	-	0	0	355	355	0	491	491
Donations	0	180	180	0	-	0	0	-	0	0	1,606	1,606	0	1,786	1,786
Dividends & interest received	0	-	0	2,002	2,468	466	0	-	0	2,002	2,082	80	4,004	4,550	546
Fund raising	750	625	(125)	750	7,320	6,570	750	3,756	3,006	750	441	(310)	3,000	12,141	9,141
HMRC	8,458	9,276	817	0	-	0	4,478	6,898	2,419	0	-	0	12,937	16,173	3,236
Magazine	198	156	(42)	198	40	(158)	198	306	108	198	210	12	792	712	(80)
Other income	0	-	0	412	248	(163)	0	201	201	412	2,125	1,714	823	2,574	1,751
Special collections	0	500	500	0	-	0	0	1,016	1,016	0	-	0	0	1,516	1,516
Wed Lunch Grp	0	1,174	1,174	0	330	330	0	201	201	0	-	0	0	1,705	1,705
Transfer in	5,542	-	(5,542)	5,542	-	(5,542)	5,542	-	(5,542)	5,542	-	(5,542)	22,168	0	(22,168)
Deposit interest															
Grand totals	30,498	27,525	(2,974)	24,453	25,838	1,384	26,518	27,146	628	24,453	24,355	(98)	105,924	104,864	(1,060)
Payments															
Administration	375	80	(295)	375	749	374	375	285	(90)	375	237	(138)	1,500	1,351	(149)
Choir	0	-	0	0	-	0	0	-	0	0	-	0	0	0	0
Cleaning	1,552	1,552	0	1,552	1,552	0	1,552	1,552	0	1,552	1,552	0	6,208	6,208	0
Donations out	0	140	140	0	-	0	0	-	0	0	732	732	0	872	872
Fuel costs	2,272	2,105	(168)	2,272	2,282	10	2,272	1,915	(357)	2,272	1,243	(1,030)	9,090	7,545	(1,545)
Hall expenses	84	34	(50)	84	-	(84)	84	11	(73)	84	-	(84)	335	45	(290)
Maintenance	1,250	1,111	(139)	1,250	276	(974)	1,250	98	(1,153)	1,250	893	(357)	5,000	2,377	(2,623)
Major Refurb	5,542	9,804	4,262	5,542	-	(5,542)	5,542	4,646	(896)	5,542	-	(5,542)	22,168	14,450	(7,718)
Ministry	11,136	11,586	450	11,136	11,055	(81)	11,136	10,845	(291)	11,136	10,751	(385)	44,545	44,237	(308)
Mission Support	0	-	0	5,000	5,000	0	0	-	0	0	-	0	5,000	5,000	0
Mission, Educ	108	-	(108)	108	-	(108)	108	-	(108)	108	160	53	430	160	(270)
Organist	1,278	1,284	6	1,278	1,277	(1)	1,278	1,147	(131)	1,278	1,570	292	5,111	5,278	167
Printing	253	252	(1)	253	68	(185)	253	229	(24)	253	246	(7)	1,011	795	(216)
Property	1,893	1,818	(74)	1,893	1,282	(610)	1,893	2,472	579	1,893	2,391	499	7,570	7,964	394
Quota	3,543	2,187	(1,356)	3,543	2,172	(1,372)	3,543	3,257	(286)	3,543	3,257	(286)	14,172	10,873	(3,299)
Spec coll out	0	500	500	0	-	0	0	1,016	1,016	0	-	0	0	1,516	1,516
Transfer out	0	-	0	0	-	0	0	-	0	0	-	0	0	0	0
Wed Lun Grp	0	1,000	1,000	0	-	0	0	700	700	0	-	0	0	1,700	1,700
Worship Serv	250	142	(108)	250	676	426	250	444	194	250	-	(250)	1,000	1,262	262
Grand Totals	29,535	33,595	4,060	34,535	26,389	(8,146)	29,535	28,617	(918)	29,535	23,032	(6,503)	123,140	111,633	(11,507)
Surplus/(deficit)	964	(6,070)	(7,034)	(10,081)	(551)	9,530	(3,017)	(1,471)	1,546	(5,081)	1,323	6,405	(17,216)	(6,769)	10,447
														(730)	532
														(730)	110,903
														678	(6,091)