

GUERNSEY ST ANDREW'S IN THE GRANGE (CHURCH OF SCOTLAND)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CONGREGATION REF. NO: 472423

GUERNSEY CHARITY No: CH194

Guernsey St Andrew's in the Grange (Church of Scotland)

Trustees' Annual Report

Year ended 31 December 2025

The Trustees present their Annual Report and Financial Statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014, which has been adopted for use also in Guernsey. The Trustees consider there is no requirement for an audit of the accounts.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry, and seeks to achieve this by inspiring the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witness, nurturing and serving communities. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Morning Worship is offered every Sunday at 10.30am with 'traditional' order. Worship includes the celebration of Communion on the first Sunday of each month, except for August when café-style services were held. A reflective communion take place at 9am on the second Sunday of the month. A new monthly early service particularly for children and including breakfast was introduced from July. Provision for children at other services continues to be offered, when required. Morning Worship is now available online most weeks.

Although the congregation does not operate in a recognised 'Parish' setting, it has a strong sense and vision of involvement in the wider community, and as such, activities are directed not only at the congregation but seek to reach out into the community. The congregation readily welcomes non-members into its Church family life encouraging involvement in all groups and activities. The premises have again been well used by church groups, individuals and organisations such as a Childminders Group, a local choir, and a Yoga Group as well as by charities for their committee meetings. The office in the Narthex has been let to a psychotherapist.

During the year, the Kirk Session reviewed the way the Elders keep in touch with the congregation via their districts, i.e. a number of people from the Communion Roll and the Supplementary List, the latter being a list of people who attend Church regularly and wish to be recorded as such but are not on the Communion Roll. It was becoming difficult for many Elders to find the time to visit all the members of their district, and some members of the congregation did not seem to want visits. It was agreed that Eldership roles would in future be more flexible so that Elders would spend their time for the church on whatever activities they felt best reflected their talents. Whilst Elders would continue to have a district, it would be up to each Elder how they connected with those people.

During the year one new Elder, Gillian Mabbett, was ordained and three Elders, George Taylor, Charmaine Taylor and Iain Timms, resigned from the Kirk Session after many years of service. We were also sad to learn of the death of Rev Alastair McCormick who had acted as Locum Minister in 2003 and had been a great friend to the Church.

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Whilst the 'Churches Together in Guernsey' has been dormant for a few years the congregation values and continues to support ecumenical involvement and participate when opportunities arise and services have been held in conjunction with Bordeaux Methodist Church and the United Reformed Church during the year.

The congregation continues to be positive about its place within the Church of Scotland, as well as the ongoing challenge of witnessing to Christ and His Gospel in what is a diverse and cosmopolitan island community. This is seen in many different ways, including the generosity of giving in terms of time, talents and money, as is reflected in the financial statements.

The response to the various appeals and special collections, over and above donations already made privately, are particularly heartening as they reflect a desire for the Church of Scotland to be seen to play its part in caring for those in need of support and to demonstrate its relevance as part of the community. This is also witnessed in the involvement of many members of the congregation across the island's voluntary sector. The Charities Committee keeps a watching brief on this aspect of the congregation's outreach, seeking to dispense the limited resources in the congregation's Charity Fund to areas where it will do most good and make the greatest difference, both locally and beyond. Many other local charities are also supported by the congregation volunteering their time and skills on an individual basis, including Safer, Mind, Go, Tumaini Fund, Street Pastors, Carers Guernsey, Victim and Witness Support Guernsey and the Guernsey Voluntary Service.

The congregation voted to move to the Unitary Constitution in 2019. At the start of the year there are nine committees: Finance, Worship, Fabric, Pastoral Care, Mission, Communication, Fellowship, Charities and a Business Management Committee. Although these committees are mainly led by members of Session, we always encourage non-Elders to get involved.

Throughout the last twelve months, the congregation has undertaken a huge project to improve the accessibility of the church and church hall. This will enable the congregation to further develop and build on the work of the church, always with an eye on new ways and fresh approaches to being the community of faith it is called to be. This has already borne fruit with the rental of the hall one afternoon a week to a social club for people with physical and sensory disabilities. We continue to see encouraging signs of an increase in the numbers of people worshipping at St Andrew's in the Grange, the ready willingness to get involved in activities and the high profile and good reputation enjoyed by the congregation and the Minister.

Achievements and Performance

This year the Church focussed on its project to make the Church buildings more accessible to the community. The alterations to the church hall and the sanctuary took up a large proportion of the year and caused quite a bit of upheaval and dust, but the results were much appreciated by all. Completion of the project and the official opening of the new access was celebrated with a service on St Andrew's Day attended by His Excellency the Lt Governor and Lady Cripwell, together with the Bailiff, donors to the cost of the project, users of the church's premises and a wonderful turn-out from the congregation. The preacher was Rev Alistair Cumming, who we were very grateful to have come and visit us with his wife Nikola. A buffet lunch was enjoyed in the church hall after the service.

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Unfortunately, at the end of the year there was still some fund raising required to cover the whole cost of the project and this will be a focus for the early part of 2026. Details of the cost of the project together with the amount of funds raised towards the cost can be found in the financial commentary to the accounts. Donations to the project were very kindly made by the Swallow 2018 Charitable Trust, the Guernsey Scottish Association, and the Timms family in memory of Douglas and Dorothy Timms – much loved and missed members of our congregation. Douglas served as an Elder for many years and also as Fabric Convenor. The sum of £10,500 had been received from the Saffery Rotary Walk in 2024 towards this project.

The Mission Team organised a host of fundraising events for the accessibility project during the year, including a 'Big Coffee Morning at Home' initiative, a water and wine lucky dip, two raffles for afternoon tea at the Old Government House Hotel, and a bake, produce and plant sale. They also organised for CLIP (Creative Learning in Prison) to make some small worry crosses which were sold in aid of the accessibility project. A donation box for small change was also put at the entrance of the Sanctuary and donations were received from the congregation every week, all of which were much appreciated.

The Mission Team organised two beach cleans during the year and received an invitation from the Clean Earth Trust to join them for beach cleaning at a future date. In June, members of the congregation were up early to take part in the Guernsey Mind Sunrise Walk of Hope from Vale Castle to the Bathing Pools starting at 4am. This event was held to raise awareness of Guernsey Mind's work in suicide prevention and care. In December members of the congregation sang carols in both Maison L'Aumone and St John's residential homes, in addition to members of the congregation singing carols in the High Street on a late-night shopping evening. It was particularly nice to sing in a residential home which has become home to members of our congregation.

The WhatsApp group set up by the Mission Team has been very active during the year and in addition to providing important information about the church and worship, it has been a super way for members to pass on household items they no longer need.

The Communications Team have also been busy in the year with the re-launch of the Church Newsletter. It was a great shame that the national Church's magazine 'Life & Work' was closed during the year due to the cost of producing it. As previously mentioned, the WhatsApp Group has been very helpful for providing reminders of services. Social Media use was also increased, and Gill Mabbett has produced and posted fabulous videos of church events during the year.

Most services have been published online during the year, and the Minister began recording one-minute videos each Wednesday which are available as YouTube Shorts. These attracted considerable interest with one in December having in excess of 600 views worldwide. It is hoped that these will reach a new audience, possibly not in Guernsey, as they are in a format frequently accessed by younger people.

Use of the Church buildings continues to be a focus to try to bring in an additional income stream to the church. There has been some turnover of users during the year resulting in approximately the same amount of use at the end of the year as at the beginning.

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The Fabric Team have been very busy during the year with the alterations to the Church to make the Sanctuary and the Hall more accessible. Thanks are due to the Fabric Convenor Stuart Hardie, and in his absence the architect who designed the changes Julian Hurley, who managed the project.

Another significant event in 2025 was the 80th anniversary of the Liberation of Guernsey at the end of World War II. A very well attended service was held on the anniversary and featured evacuees' stories. At the same time, a service was held in Glasgow Cathedral led by Rev Mark Johnstone for those in Scotland who felt it important to remember. The service was only attended by a handful of people, including two members of the Guernsey congregation, but it was very meaningful to those present. One of the attendees was the current minister of Saint Ninian's Church, Pollokshields who brought along a bible donated to that church by the people of Guernsey in grateful thanks for it being used as one of the reception centres for children evacuated from Guernsey who were subsequently accommodated by members of the congregation and the local community for the duration of the war.

The Worship Team, which is made up of members of the congregation, has continued to plan the worship calendar alongside the Minister and lead worship when the Minister is away from the island. We are enormously grateful to the team for providing this cover. Their services are always thought provoking and are very popular. Dr Hilary Boyle, Convenor of the Worship Team, qualified as a worship-leader for Presbytery during the year.

Most Sundays, worship was held in conventional style, but a number of café-style services were held during the year particularly to facilitate conversation between members of the congregation. In February, a café-style service was held to discuss the important topic of assisted dying, which was about to be discussed in the States of Guernsey. A short film produced by the Church of Scotland on the subject was also shown at this service. Another café-style service was held just before Shrove Tuesday at which a presentation was given about the charity Leprosy Mission, and pancakes were served.

A joint service was held with our Methodist friends at Bordeaux Methodist Church on Good Friday, and two services were held jointly with the United Reformed Church in St Saviours: one in our church in July and one in their church in October. The Minister has also sought to nurture links with other clergy and churches on the island.

During the summer, three café-style services were held in the Church during August, and one outdoor service was held at Les Cotils with a shared picnic lunch afterwards. Fortunately, we were blessed with beautiful weather.

A pet blessing service in October was well attended by both two-legged and four-legged participants.

Our Harvest service also took place in October and was followed by lunch in the church.

For the second year, after the service on Remembrance Sunday, there was a short wreath-laying service at the grave of 'Big Sam', Sergeant Samuel McDonald, of the 93rd Regiment of the Sutherland Highlanders, who died in 1802 whilst stationed in Guernsey. Members of Elizabeth College Corps again attended.

In December, our annual bereavement service was held. This has become a very special service for many of our congregation. Other services in December featured a 'scratch nativity' starring all the

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congregation, a traditional service of nine lessons and carols, and on Christmas Eve a Christingle service and a Watchnight Service on 'Bethlehem time'. The service on Christmas Day was offered online.

Communion continued to be held monthly except in August. An additional communion service was commenced on the second Sunday in the month at 9am for those seeking a quiet and reflective service.

The Worship Team continue to organise rotas of members of the congregation to offer prayers at each Sunday morning worship and to read the Bible. It is heartening to see how enthusiastic volunteers are to participate in the services in this way.

A Lent Study course was provided online for the whole Presbytery by Rev Carolann Birnie, minister of St Columba's, Jersey. The book club continued to go from strength to strength, covering four books in 2025.

We continue to be proactive in exploring ways to encourage young people's regular attendance in our church, and a creche is provided for young children at morning worship and a monthly service especially aimed at younger children has been held monthly from July at 8.45am including breakfast. We have been encouraged by the participation of children and younger adults in the Church during the year.

The Pastoral Care Team continues to support the members of the congregation by visiting those in hospital and long-term care, providing pastoral support when needed. A Pastoral Care Conference in June organised by Presbytery in London was attended by two members of the Team. The Minister also continues his work as part of the pastoral care and palliative care teams at the Princess Elizabeth Hospital and as Chaplain of St John's Residential Home. He has been involved in training nurses both locally and in Alderney on Chaplaincy.

The Fellowship Team organised a number of events during the year, some in aid of charities supported by the congregation. A retiring collection was held after the Leprosy Mission service on 2 March at which the Team organised pancakes.

A children's egg-rolling event was held at Grange Court on Easter Sunday before the service and very much enjoyed, as were the hot cross buns served in the Church afterwards.

A lunch was held after the service on 11 May to mark Liberation Day and a Daffodil Tea was held on 22 March.

In addition to the Summer Picnic at Les Cotils and the Harvest lunch in the Church Hall in October, a Christmas lunch was held at Les Cotils Christian Centre.

The Charities Committee continues to make recommendations on donations and retiring collections. However, due to the intensive fundraising drive for the church's accessibility project, it was decided to scale back charitable activities a little during the year.

The congregation continues to support a number of charities on a regular basis, most by monetary donation but also through the collection baskets in the Church for the Guernsey Welfare foodbank.

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There was a particular appeal for items for the Foodbank at the Harvest service and also at Easter and Christmas when seasonal treats were donated. In late November, the congregation donated chocolate advent calendars. At Christmas the congregation also made cash donations to help with the cost of fuel over the wintertime. Non-monetary charitable support has included the congregation's individual charitable volunteer work noted above.

The congregation supported the Leprosy Mission with a retiring collection in March raising £340. At the end of Christian Aid Week collections totalled £185, and collections for victims of an earthquake in Myanmar raised £120, in November for The Royal British Legion Poppy Appeal £100, also in November for Shelterbox following the devastating Hurricane Melissa in Jamaica £455, for the Salvation Army Guernsey (for their Christmas Lunch) £168, and at Christmas for Bright Beginnings Childrens' Nursery £160 and Guernsey Welfare fuel vouchers £320.

In total we have raised £1,848 (2024: £3,288) for the on-going work of charities (see Notes 17 & 18 on pages 34 & 35 for further details).

Additionally, the Minister and Paul Riley, one of our elders, have been active on the local committee of Christian Aid. The committee continue to meet in our Church Hall and Paul has organised bucket collections for Christian Aid outside supermarkets throughout the year raising thousands of pounds for the charity. Different churches on the island assist with some of the bucket collections. St Andrew's in the Grange assisted at Waitrose in June. Our church also hosted an ecumenical service for Christian Aid in May.

Summary

Reflecting on 2025, we can say with confidence that it has been a very good year for St Andrew's in the Grange. It has been a year of growth, not only in numbers, but in spiritual depth, maturity and vision.

A particularly encouraging development has been the introduction of younger voices into leadership. This has brought fresh energy, new perspectives, and a renewed sense of shared responsibility for the future of the congregation. At the same time, the wisdom and experience of longstanding Elders continue to guide us. This blend of experience and new leadership has strengthened the Kirk Session and is a sign that the church is investing intentionally in its future.

One of the most significant aspects of the year has been the willingness of the congregation and Elders to engage in hard, honest conversations. That in itself is a sign of health. It reflects a congregation that is not afraid to wrestle with important issues, to listen carefully to one another, and to seek God's will together. Such maturity gives confidence as we look ahead.

Spiritually, we have continued to grow. Worship remains at the heart of our life together, enriched by increasing participation and by a willingness to explore different formats where appropriate. There is a clear sense that St Andrew's is not standing still but seeking faithfully to respond to Christ's call in this time and place.

The completion of the accessibility project stands as a defining achievement of 2025. The building works required patience, resilience, and generosity, but they were far more than a construction project. They were an investment in the future. By improving access to both the Sanctuary and the

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Hall, we have made a clear statement that we intend to be a church open to all, ready to serve a diverse community for many years to come. The early signs of increased use of our premises are already encouraging, and we look forward to building on this foundation.

As we turn towards 2026, our focus will be outward-looking. Having strengthened our physical foundations, we now seek to increase our mission, deepen our engagement with the wider community, and make fuller and more imaginative use of our buildings. At the same time, we recognise the need to consolidate and strengthen our financial position following a major capital project. Careful stewardship and strategic thinking will be essential.

The coming year will also require us to think intentionally about where we believe God is calling St Andrew's to be in five years' time. Strategic planning, wise financial management and clarity of purpose will help ensure that the investment made in 2025 bears lasting fruit.

In conclusion, 2025 has been a year of maturity, courage, and tangible progress. We have strengthened our foundations spiritually, relationally, physically and in leadership. With gratitude for all that has been achieved, we look forward to 2026 with confidence, trusting that the work begun among us will continue to grow and flourish.

Financial Review

The overall outcome for the year has been mixed and further details are provided in this section of the Trustees' report.

The financial affairs of the church are organised through a number of funds. These funds can be either "unrestricted" or "restricted". Within the unrestricted funds there are also "designated" funds. All unrestricted funds can be used for the general expenses of the church. Each restricted fund can only be used for its specific purpose. Transfers can be made between the unrestricted funds, or from any unrestricted fund to any of the restricted funds. No transfer may be made from any restricted fund to any other fund, whether restricted or unrestricted. The purposes of all the separate funds are described in Note 13 on page 30.

(a) The General Fund

The main source of regular income for the General Fund remains the Free Will Offerings and Weekly Offerings. In 2025 these amounted to £42,580 (2024: £48,806). Thus, these offerings had decreased by £6,226 between 2024 and 2025. (See Note 2 on page 22.)

We have again benefited from the system of tax relief for charitable giving, akin to Gift Aid in the United Kingdom, which was introduced in Guernsey in 2011, and which resulted in claims for the recovery of tax of £6,541 which was £2,213 below the recovery in the previous year's financial statements when the claim amounted to £8,754. (See Note 2 on page 22.)

The combination of the Free Will Offerings and Weekly Offerings together with the corresponding Guernsey Income Tax recovery amounted in 2025 to £49,121 (2024: £57,560). Thus, these sources of income for 2025 were £8,439 less than for 2024 and lower than the range of this combined source of income over the last ten years.

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The total income of the General Fund in 2025 amounted to £54,640 (2024: £64,804), thus regular income reduced by £10,164 between 2024 and 2025. There was a decrease of £8,439 in the combined figure for Free Will Offerings and Tax Recovery, a decrease of just over £400 in each of the income from Weddings & Funerals (Note 3 on page 24) and deposit interest received (Note 5 on page 26) and a decrease of slightly over £1,800 in Other general income (Note 2 on page 22). These were offset by an increase of just under £1,000 in the Rent received for the use of the property (Note 4 on page 25). There was a very minor reduction in the income from lunches & Teas (Note 3 on page 24).

The total expenditure from the General Fund for 2025 amounted to £58,281 (2024: £62,435), thus general expenditure reduced by £4,154 between 2024 and 2025. This reduction in general expenditure reflected reductions of just over £5,700 in the Overall cost of Ministry charged to the church, nearly £1,300 in the cost of Heating & Lighting, close to £600 in each of the costs of Publicity and the Church magazine (which is no longer produced as a printed booklet), just under £200 in the cost of Organ & Music and close to £100 in each of the Minister's expenses and Other Expenses (Note 6 on page 27). These reductions were offset by increases of just under £2,900 in Fabric Repairs & maintenance (the prior year figure had been negative as the costs incurred had been offset by an insurance recovery for an incident in a previous year), slightly over £700 for Cleaning costs, £400 in Presbytery dues, and close to £200 in each of Water & Occupiers rates and Insurance premiums. The cost of Organ & Piano maintenance was close to its value in 2024 (Note 6 on page 27).

The General Fund made a short-term loan to the Disabled Access Building Project Fund during the year which amounted to £25,440 at the year end to enable the Disabled Access Building Project Fund to manage its short-term cash flow imbalance.

During 2025 the General Fund reduced by £463 from £38,944 to £38,481 before allowance for the short-term loan to the Disabled Access Building Project Fund. This reflected a shortfall of income below expenditure of £3,641 offset by an increase in the value of investments of £3,178 (Note 14 on page 31). The corresponding position for 2024 was an increase in the General Fund of £866 from £38,078 to £38,944 over the year comprising an excess of income over expenditure of £2,369 combined with an increase in the value of investments of £3,497 offset by a transfer to the Fabric Fund of £5,000 (Note 14 on page 31).

As will be seen from these figures, the average weekly cost of operating the church during 2025 was £1,121 (2024: £1,201) whereas the average weekly income was only £1,051 (2024: £1,246). Thus, the average weekly shortfall in 2025 was £70, while in 2024 there had been an average weekly surplus of £45.

The lack of an adequate surplus over the year means that there is no money to be transferred to the other funds or otherwise used to support the work of the church.

(b) Mission Fund (Note 14 on page 31)

The income to the Mission Fund in 2025 amounted to £Nil (2024: £Nil).

In 2025 the expenditure from the Mission Fund amounted to £Nil (2024: £Nil).

Thus, the Mission Fund remained unchanged over the year at £600, which was also the position over 2024.

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(c) Contingency Fund (Note 14 on page 31)

The income to the Contingency Fund in 2025 amounted to £Nil (2024: £Nil).

In 2025 the expenditure from the Contingency Fund amounted to £Nil (2024: £Nil).

Thus, the Contingency Fund remained unchanged over the year at £16,753, which was also the position over 2024.

(d) Charities Fund (Note 14 on page 31)

The income to the Charities Fund in 2025 amounted to £1,848 (2024: £3,288).

In 2025 the expenditure from the Charities Fund amounted to £1,863 (2024: £3,273).

Over 2025 the Charities Fund decreased by £15 from £228 to £213. The corresponding position for 2024 was a small increase of £15 from £213 to £228. See Notes 17 and 18 on pages 34 and 35 for further details.

(e) Disabled Access Building Project Fund (Note 14 on page 31)

The income to the Disabled Access Building Project Fund in 2025 was £48,937. This comprised donations from members of the congregation together with donations from others and charitable funds where those individuals and trustees had recognised the community focused nature of the project and gave funds to support that work.

In 2025 the expenditure from the Disabled Access Building Project Fund was £86,077.

The Disabled Access Building Project Fund was supported by a loan from the General Fund during 2025 which amounted to £25,440 at the year end to enable the Disabled Access Building Project Fund to manage its short-term cash flow imbalance. Donations have been, and are anticipated to continue to be, received over an extended period whilst the main costs were settled during 2025.

Over 2025 the Disabled Access Building Project Fund reduced by £37,140 from £11,700 to £(25,440) before allowance for the short-term loan from the General Fund.

The construction work has now been completed and all payments made to the contractor other than the standard retention payment that will be due in 2026.

As the Disabled Access Building Project Fund would have been in deficit at the year end apart from the short-term loan from the General Fund, we will need to focus on fund raising to cover this shortfall in 2026 so that the loan can be repaid.

(f) Fabric Fund (Note 14 on page 31)

The income to the Fabric Fund in 2025 amounted to £1,216 (2024: £720).

In 2025 the expenditure from the Fabric Fund amounted to £Nil (2024: £1,357).

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Over 2025 the Fabric Fund increased by £1,216 from £17,161 to £18,377. The corresponding position for 2024 was an increase of £4,363 from £12,798 to £17,161.

(g) Roof Fund (Note 14 on page 31)

The income to the Roof Fund in 2025 amounted to £Nil (2024: £Nil).

In 2025 the expenditure from the Roof Fund amounted to £Nil (2024: £Nil).

Thus, the Roof Fund remained unchanged over the year at £31,466, which was also the position over 2024.

(h) Overall position

The total funds reduced by £36,402 from £116,852 to £80,450. As noted above this reduction of £36,402 reflected a reduction of £463 in the General Fund and a reduction of £37,140 in the Disabled Access Building Project Fund before allowance for the short-term loan from the General Fund to the Disabled Access Building Project Fund. There was also a reduction of £15 in the Charities Fund, no change in the Mission, Contingency and Roof Funds, and an increase of £1,216 in the Fabric Fund.

The reduction in the General Fund (before allowance for the short-term loan to the Disabled Access Building Project Fund) comprised a shortfall of income below expenditure for the year of £3,641 offset by an increase in the value of investments of £3,178.

There are two important aspects to these results.

First the regular income of the General Fund did not cover the regular expenditure of the General Fund in 2025. This would be unsustainable if it continued into future years, as the shortfall would, effectively, need to be met from the Contingency Fund, which is intended to be a longer term reserve.

Secondly, there is a deficit in the Disabled Access Building Project Fund and this will need to be met as otherwise this will be a restraint on future work to enhance the church's buildings in the service of its mission.

Both of these aspects will be a focus for 2026.

Investment Policy and Performance

The congregation holds 6,357 units in the Church of Scotland Investors Trust Growth Fund which were purchased more than 25 years ago at a cost of £11,821. The Trustees regard the units in this fund as offering an opportunity of achieving sustained long term growth combined with a satisfactory level of income. As at 31 December 2025, the total market value of the units was £43,736 and the income received from them in 2025 was £858, which represents a yield of 7.26% on the original cost and 2.12% on the market value at the beginning of the year.

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Risk Management

The two biggest risks facing the congregation are those associated with its average age and with the fact that a relatively high proportion of its annual income appears to be contributed by a comparatively small percentage of its members. The drive to attracting and retaining younger members, including young families, within the congregation is focused on offering different styles and patterns of worship. Congregational giving has shown a steady pattern over the last ten years (with some fluctuations from year to year), so the trustees have sought to promote stewardship in a manner, which reflect this appropriately, focusing in particular in explaining the risks to be faced ahead.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves in relation to the normal operations of at least six months' expenditure on the General Fund. At the year end before allowance for the short term loan from the General Fund to the Disabled Access Building Project Fund, the Church held unrestricted funds of £55,834 comprising £38,481 in respect of the General Fund, £600 designated for the Mission Fund and £16,753 designated for the Contingency Fund. The purposes for which the various funds are held are set out in Note 13 on page 30. The unrestricted funds held at 31 December 2025 in respect of the General Fund represent slightly less than eight months' expenditure out of that fund during 2025. After allowing for the short-term loan from the General Fund to the Disabled Access Building Project Fund, the unrestricted funds amounted to £30,394 and those in respect of the General Fund were reduced to £13,041 which represented just under three months' expenditure from that fund during 2025.

The Church held restricted funds of £213 in the Charities Fund at the end of 2025, which it is anticipated will be wholly or substantially distributed to registered charities during 2026.

At the end of 2025, the Church would have had a negative balance of £(25,440) in the restricted fund for the Disabled Access Building Project Fund without the short-term loan from the General Fund in support of the building work which was completed during 2025. It also held restricted funds of £18,377 in the Fabric Fund which are held for general building projects, and £31,466 in the Roof Fund which the trustees are building up towards the cost of replacing the roof of the Hall and the roof of the Church. All three of these funds relate to works that fall outwith the normal fabric works on the church property.

The limitation on transfers between the various funds are summarised in Note 13 on page 30.

Structure, Governance and Management

The congregation is a charity registered in Guernsey, number CH194, and was administered in accordance with the terms of the Model Deed of Constitution until it changed to the Unitary Constitution on 3 July 2019. The charity is also subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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The members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate.

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Reference and Administrative Information

Trustees:

Members of the Kirk Session

Rev J W Taylor, Minister

Dr A Boyle

Dr H Boyle

Mrs A Cleveland

Mr S Hardie

Mrs A Jones

Mr S Jones

Mr D Lewis- Jones

Mrs G Mabbett (from 21 September 2025)

Mrs E McIntosh

Mrs C Oxburgh

Dr P Riley

Miss E Robb

Mrs C Taylor (until 2 February 2025)

Mr G Taylor (until 2 February 2025)

Mr I Timms (until 4 May 2025)

Ms S Wilkinson

Principal Office bearers

Minister:

Rev J W Taylor

Session Clerk:

Miss S Wilkinson

Deputy Session Clerks:

Mrs C Oxburgh

Church Treasurer:

Mr S Jones

Principal office:

St Andrew's in the Grange

The Grange

St Peter Port

Guernsey

Congregational Reference number:

472423

Charity Number:

CH194

Independent Examiner:

Mr Erlend I Smith MA CA

2 St Thomas Place

The Grange

St Peter Port

Guernsey

GY1 1RH

Bankers

Lloyds Bank PLC

St Peter Port

Guernsey

Guernsey St Andrew's in the Grange (Church of Scotland)

Trustees' Annual Report

Year ended 31 December 2025

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are required to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with applicable Guernsey Law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in Guernsey governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

S E Wilkinson

Miss S Wilkinson

Session Clerk

25 March 2026

**Independent Examiner's Report to the Trustees of
Guernsey St Andrew's in the Grange (Church of Scotland)
Year ended 31 December 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 16 to 35.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards.

The trustees consider that there is no requirement for an audit of the accounts. It is my responsibility to examine the accounts and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 in 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 the Charities and Non Profit Organisations (Regulations) (Guernsey) Law 2008 (as amended), and
 - to prepare accounts which accord to the accounting recordshave 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.

Erlend Smith

Erlend I Smith MA CA
2 St Thomas Place
The Grange
St Peter Port
Guernsey

Date: *26 March 2026*

Guernsey St Andrew's in the Grange (Church of Scotland)

Statement of Financial Activities

Year ended 31 December 2025

	Note	Unrestricted Funds				Restricted Funds					Total All Funds
		General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
		£	£	£	£	£	£	£	£	£	£
Income and Endowments from:											
Donations and legacies	2	49,284	-	-	49,284	1,848	48,937	720	-	51,505	100,789
Charitable activities	3	414	-	-	414	-	-	-	-	-	414
Other trading activities	4	2,270	-	-	2,270	-	-	-	-	-	2,270
Investments	5	2,672	-	-	2,672	-	-	496	-	496	3,168
Total Income		54,640	-	-	54,640	1,848	48,937	1,216	-	52,001	106,641
Expenditure on:	6										
Raising funds		165	-	-	165	-	-	-	-	-	165
Charitable activities		58,116	-	-	58,116	1,863	86,077	-	-	87,940	146,056
Total expenditure		58,281	-	-	58,281	1,863	86,077	-	-	87,940	146,221
Net income/(expenditure) before gains and losses on investments		(3,641)	-	-	(3,641)	(15)	(37,140)	1,216	-	(35,939)	(39,580)
Net gains / (losses) on investments	10	3,178	-	-	3,178	-	-	-	-	-	3,178
Net income / (expenditure)		(463)	-	-	(463)	(15)	(37,140)	1,216	-	(35,939)	(36,402)
Transfers between funds		-	-	-	-	-	-	-	-	-	-
Short term loan from the General Fund to the Disabled Access Building Project Fund		(25,440)	-	-	(25,440)	-	25,440	-	-	25,440	-
Net movements in funds		(25,903)	-	-	(25,903)	(15)	(11,700)	1,216	-	(10,499)	(36,402)
Reconciliation in funds											
Funds brought forward		38,944	600	16,753	56,297	228	11,700	17,161	31,466	60,555	116,852
Total funds carried forward		£13,041	£600	£16,753	£30,394	£213	£-	£18,377	£31,466	£50,056	£80,450

Guernsey St Andrew's in the Grange (Church of Scotland)

Statement of Financial Activities

Year ended 31 December 2024

	Note	Unrestricted Funds				Restricted Funds					Total All Funds
		General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
		£	£	£	£	£	£	£	£	£	£
Income and Endowments from:											
Donations and legacies	2	59,570	-	-	59,570	3,140	11,700	720	-	15,560	75,130
Charitable activities	3	833	-	-	833	148	-	-	-	148	981
Other trading activities	4	1,301	-	-	1,301	-	-	-	-	-	1,301
Investments	5	3,100	-	-	3,100	-	-	-	-	-	3,100
Total Income		64,804	-	-	64,804	3,288	11,700	720	-	15,708	80,512
Expenditure on:	6										
Raising funds		159	-	-	159	-	-	-	-	-	159
Charitable activities		62,276	-	-	62,276	3,273	-	1,357	-	4,630	66,906
Total expenditure		62,435	-	-	62,435	3,273	-	1,357	-	4,630	67,065
Net income/(expenditure) before gains and losses on investments		2,369	-	-	2,369	15	11,700	(637)	-	11,078	13,447
Net gains / (losses) on investments	10	3,497	-	-	3,497	-	-	-	-	-	3,497
Net income / (expenditure)		5,866	-	-	5,866	15	11,700	(637)	-	11,078	16,944
Transfers between funds		(5,000)	-	-	(5,000)	-	-	5,000	-	5,000	-
Net movements in funds		866	-	-	866	15	11,700	4,363	-	16,078	16,944
Reconciliation in funds											
Funds brought forward		38,078	600	16,753	55,431	213	-	12,798	31,466	44,477	99,908
Total funds carried forward		£38,944	£600	£16,753	£56,297	£228	£11,700	£17,161	£31,466	£60,555	£116,852

Guernsey St Andrew's in the Grange (Church of Scotland)

Balance Sheet at 31 December 2025

		2025		2024	
		£	£	£	£
	Note				
Fixed Assets					
Investments	10		43,736		40,558
Current Assets					
Debtors	11	8,740		8,881	
Bank & Cash		34,881		69,298	
		<u>43,621</u>		<u>78,179</u>	
Creditors					
Falling due within one year	12	6,907		1,885	
			<u>36,714</u>		<u>76,294</u>
Net Current Assets			<u>£80,450</u>		<u>£116,852</u>
Net Assets					
Unrestricted Funds	13, 14				
General Fund		38,481		38,944	
Short term loan to the Disabled Access Building Project Fund		(25,440)		-	
			<u>13,041</u>		<u>38,944</u>
Designated Funds					
Mission Fund			600		600
Contingency Fund			16,753		16,753
			<u>30,394</u>		<u>56,297</u>
Restricted Funds	13, 14				
Disabled Access Building Project Fund		(25,440)		11,700	
Short term loan from the General Fund		25,440		-	
			<u>-</u>		<u>11,700</u>
Charities Fund			213		228
Fabric Fund			18,377		17,161
Roof Fund			31,466		31,466
			<u>50,056</u>		<u>60,555</u>
Total Funds			<u>£80,450</u>		<u>£116,852</u>

The accounts were approved by the Trustees and signed on their behalf on 25 March 2026.

S E Wilkinson

Session Clerk

Steven M Jones

Treasurer

Guernsey St Andrew's in the Grange (Church of Scotland)

Statement of Cash Flows

Year ended 31 December 2025

	Note	Total Funds 2025 £	Total funds 2024 £
Net cash generated/ (used) in operating activities	16	(37,585)	11,771
Cash flows from investing activities			
Interest, dividends and sales of investments	5	<u>3,168</u>	<u>3,100</u>
Change in cash and cash equivalents in the year		(34,417)	14,871
Cash and cash equivalents brought forward		<u>69,298</u>	<u>54,427</u>
Cash and cash equivalents carried forward		<u><u>£34,881</u></u>	<u><u>£69,298</u></u>

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

1 Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and applicable Guernsey Law.

Fund accounting

Funds are classified as either restricted funds, endowment funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, hall and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Guernsey: St Andrew's in the Grange Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

2 Donations and Legacies

The income from donations and legacies during the year to 31 December 2025 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Offerings	42,580	-	-	42,580	-	-	-	-	-	42,580
Guernsey Income Tax recovery	6,541	-	-	6,541	-	-	-	-	-	6,541
Other	163	-	-	163	1,848	48,937	720	-	51,505	51,668
Total	£49,284	-	-	£49,284	£1,848	£48,937	£720	-	£51,505	£100,789

The income from donations and legacies during the year to 31 December 2024 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Offerings	48,806	-	-	48,806	-	-	-	-	-	48,806
Guernsey Income Tax recovery	8,754	-	-	8,754	-	-	-	-	-	8,754
Other	2,010	-	-	2,010	3,140	11,700	720	-	15,560	17,570
Total	£59,570	-	-	£59,570	£3,140	£11,700	£720	-	£15,560	£75,130

Income from donations and legacies was £100,789 (2024: £75,130) of which £49,284 was unrestricted (2024: £59,570) and £51,505 was restricted (2024: £15,560).

Within the unrestricted funds £49,284 related to the General Fund (2024: £59,570) and £NIL related to the Mission Fund (2024: £NIL).

Within the restricted funds £1,848 related to the Charities Fund (2024: £3,140) (see Note 17 on page 34 for details), £48,937 related to the Disabled Access Building Project Fund (2024: £11,700), £720 related to the Fabric Fund (2024: £720) and £Nil related to the Roof Fund (2024: £NIL).

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

2 Donations and Legacies (continued)

The income to the Disabled Access Building Project Fund £48,937 (2024: £11,700) related to donations that cannot be used for the normal purposes of the church but which have been provided specifically for the Disabled Access Building Project which falls outwith the normal fabric works. The income to the Fabric Fund £720 (2024: £720) related to general donations that cannot be used for the normal purposes of the church but which have been provided for building works that fall outwith the normal fabric works.

Details on the roles, uses and limitations applicable to the various funds are set out in Note 13 on page 30.

The trustees consider that there is no sensible, practical means by which the value of goods donated during the year can be reliably measured. Many are simply contributed by members of the congregation in the form of foodstuffs, flowers, cleaning materials etc where a need is perceived and with no thought as to or record of the monetary values involved; some may be items of electrical equipment or similar which are no longer of use or value to their previous owners but provide an additional resource to the congregation; and others may be items where the donor has expressed a wish to make a gift on the strict understanding that it is done anonymously and with no monetary value ascribed to it. In these circumstances, the trustees believe that it could be misleading to attempt to quantify the total value of goods donated in any particular year, and that it would not materially improve an understanding of the charity's accounts or financial position or activities.

No legacies were received in 2025 or 2024.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

3 Income from charitable activities

The income from charitable activities during the year to 31 December 2025 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Weddings and Funerals	387	-	-	387	-	-	-	-	-	387
Lunches, Teas etc	27	-	-	27	-	-	-	-	-	27
Total	£414	-	-	£414	-	-	-	-	-	£414

The income from charitable activities during the year to 31 December 2024 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Weddings and Funerals	787	-	-	787	-	-	-	-	-	787
Lunches, Teas etc	46	-	-	46	148	-	-	-	148	194
Total	£833	-	-	£833	£148	-	-	-	£148	£981

Income from charitable activities was £414 (2024: £981) of which £414 was unrestricted (2024: £833) and £Nil (2024: £148) was restricted. All the unrestricted income related to the General Fund and all the restricted income related to the Charities Fund.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

4 Income from other trading activities

The income from other trading activities during the year to 31 December 2025 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Rent received	£2,270	-	-	£2,270	-	-	-	-	-	£2,270

The income from other trading activities during the year to 31 December 2024 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Rent received	£1,301	-	-	£1,301	-	-	-	-	-	£1,301

The total income from other trading activities was £2,270 (2024: £1,301) all of which was unrestricted in both years and related to the General Fund.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

5 Investment income

The investment income received during the year to 31 December 2025 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Dividends received	858	-	-	858	-	-	-	-	-	858
Deposit interest	1,814	-	-	1,814	-	-	496	-	496	2,310
Total	£2,672	-	-	£2,672	-	-	£496	-	£496	£3,168

The investment income received during the year to 31 December 2024 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Dividends received	858	-	-	858	-	-	-	-	-	858
Deposit interest	2,242	-	-	2,242	-	-	-	-	-	2,242
Total	£3,100	-	-	£3,100	-	-	-	-	-	£3,100

The investment income was £3,168 (2024: £3,100) of which £2,672 was unrestricted (2024: £3,100) and £496 was restricted (2024: £Nil). All the unrestricted investment income related to the General Fund in both years and all the restricted income related to the Fabric Fund in 2025 (2024: £Nil).

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

6 Analysis of Expenditure on the General Fund

	General Fund expenditure 2025 £	General Fund expenditure 2024 £
Raising funds		
Offering Envelopes	£165	£159
Charitable activities		
Ministries & Mission		
Allocation	41,148	47,219
Voluntary additional contribution	-	-
	41,148	47,219
Less: Endowment income	(4,299)	(4,660)
	36,849	42,559
Presbytery dues	1,696	1,287
Minister's Expenses	2,429	2,546
Fabric repairs & maintenance	2,705	(157)
Cleaning costs	2,342	1,621
Water & Occupier's rates	2,371	2,157
Heating & lighting	2,424	3,713
Insurance	2,419	2,177
Publicity	306	924
Church magazine	-	586
Organ & music	3,060	3,240
Organ & piano maintenance	450	459
Independent examiner's fees	720	720
Other expenses	345	444
Total	£58,116	£62,276

The General Fund expenditure on charitable activities was £58,116 (2024: £62,276). In addition, there was expenditure of £165 on fundraising activities (2024: £159).

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

7 Staff costs

The Church does not have any employees.

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministers' stipends and employers' 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 stipend for a Minister in year 1 was £32,433 and that for the fifth and subsequent years was £39,856.

8 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration for acting as a Trustee during the year.

Three (2024: three) trustees received reimbursement of expenses incurred totalling £32,732 (2024: £1,890).

No trustees (2024: Nil) had a personal interest in a transaction entered into by the charity during the year.

No trustee or a person related to a trustee had any personal interest in any contract entered into by the charity during the year.

Because of the personal and private nature of congregational giving, it is not possible to measure with any degree of reliability the total sum donated to the congregation by trustees.

9 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied, and much of the activity would be unable to continue were it not for the commitment shown.

10 Investments

	2025	2024
	£	£
Market value at 31 December 2024	40,558	37,061
Unrealised gain/(loss) on investments	3,178	3,497
Market value at 31 December 2025	<u>£43,736</u>	<u>£40,558</u>
Investments at cost	<u>£11,821</u>	<u>£11,821</u>

The church held 6,357 units Church of Scotland Investors Trust Growth Fund. The value of a unit in the Church of Scotland Investors Trust Growth Fund increased from £6.38 to £6.88 during 2025.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

11 Debtors

	2025	2024
	£	£
Tax recoverable	7,091	7,778
Sundry debtors	515	168
Prepayments	1,134	935
Total	<u>£8,740</u>	<u>£8,881</u>

12 Creditors

	2025	2024
	£	£
Creditors falling due within one year		
Sundry creditors and accruals	<u>£6,907</u>	<u>£1,885</u>

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

13 Separate Funds held within the financial records of the Church

The church holds several separate funds within its financial records. The purposes of these funds and the transfers that are possible between the funds are described in this note.

All unrestricted funds can be used for the general expenses of the church. Each restricted fund can only be used for its specific purpose. Transfers can be made between the unrestricted funds, or from any unrestricted fund to any of the restricted funds. No transfer may be made from any restricted fund to any other fund, whether restricted or unrestricted.

Purposes of the Unrestricted Funds

General Fund: The Trustees use this fund to receive the general income of the church and to meet the normal operating expenses of the church.

Purposes of the Designated Fund within the unrestricted funds

Mission Fund: The Trustees use this fund to meet special mission orientated activities.

Contingency Fund: The Trustees have set aside funds to provide for needs arising out of unforeseen events or circumstances.

Purposes of the Restricted Funds

Charities Fund: The Trustees have set aside funds to be used to support registered charities locally and internationally.

Disabled Access Building Project Fund: The Disabled Access Building Project is a planned series of works to make the ground floor of the church premises accessible by disabled people and provide step free access for all others who might find the previous access arrangements problematic. It involves the installation of a wheelchair lift, necessary ramps within the church sanctuary, the widening of doorways and the provision of electric door controls so that external doors can be operated solely by a person in a wheel chair amongst other associated changes.

The Disabled Access Building Project comprises building and fabric works that fall outwith the normal fabric works on the church property. This is a building project that falls within the definition set out in Paragraph 14 (e) of the Congregational Contributions 'Giving To Grow' Regulations (Regs I 2022) (As Amended By Regs III 2023 And Regs II 2024).

Fabric Fund: The Trustees have set aside funds which cannot be used for the normal purposes of the church but which are held for general building projects which fall outwith the normal fabric works on the church property. These are building projects that fall within the definition set out in Paragraph 14 (e) of the Congregational Contributions 'Giving To Grow' Regulations (Regs I 2022) (As Amended By Regs III 2023 And Regs II 2024). Details of the income and expenditure of the Fabric Fund are set out below.

Roof Fund: The Trustees are building up funds towards the cost of replacing the roof of the Hall and the roof of the Church, which would be works that fall outwith the normal fabric works on the church property.

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

14 A Summary of the movements in the Funds

Year to 31 December 2025

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Balance as at 1 January 2025	38,944	600	16,753	56,297	228	11,700	17,161	31,466	60,555	116,852
Incoming resources	54,640	-	-	54,640	1,848	48,937	1,216	-	52,001	106,641
Gain / (loss) on investments	3,178	-	-	3,178	-	-	-	-	-	3,178
Outgoing resources	(58,281)	-	-	(58,281)	(1,863)	(86,077)	-	-	(87,940)	(146,221)
Transfers	-	-	-	-	-	-	-	-	-	-
Short term loan from the General Fund to the Disabled Access Building Project Fund	(25,440)	-	-	(25,440)	-	25,440	-	-	25,440	-
Balance as at 31 December 2025	£13,041	£600	£16,753	£30,394	£213	£-	£18,377	£31,466	£50,056	£80,450

Year to 31 December 2024

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Balance as at 1 January 2024	38,078	600	16,753	55,431	213	-	12,798	31,466	44,477	99,908
Incoming resources	64,804	-	-	64,804	3,288	11,700	720	-	15,708	80,512
Gain / (loss) on investments	3,497	-	-	3,497	-	-	-	-	-	3,497
Outgoing resources	(62,435)	-	-	(62,435)	(3,273)	-	(1,357)	-	(4,630)	(67,065)
Transfers	(5,000)	-	-	(5,000)	-	-	5,000	-	5,000	-
Balance as at 31 December 2024	£38,944	£600	£16,753	£56,297	£228	£11,700	£17,161	£31,466	£60,555	£116,852

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

15 Analysis of Net Assets Amongst Funds

The position as at 31 December 2025 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Investments	43,736	-	-	43,736	-	-	-	-	-	43,736
Current Assets	1,652	600	16,753	19,005	213	(25,440)	18,377	31,466	24,616	43,621
Current Liabilities	(6,907)	-	-	(6,907)	-	-	-	-	-	(6,907)
Short term loan from the General Fund to the Disabled Access Project Fund	(25,440)	-	-	(25,440)	-	25,440	-	-	25,440	-
Net Assets as at 31 December 2025	£13,041	£600	£16,753	£30,394	£213	£-	£18,377	£31,466	£50,056	£80,450

The position as at 31 December 2024 was as follows:

	Unrestricted Funds				Restricted Funds					Total All Funds
	General Fund	Mission Fund	Contingency Fund	Total Unrestricted Funds	Charities Fund	Disabled Access Building Project Fund	Fabric Fund	Roof Fund	Total Restricted Funds	
	£	£	£	£	£	£	£	£	£	£
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Investments	40,558	-	-	40,558	-	-	-	-	-	40,558
Current Assets	271	600	16,753	17,624	228	11,700	17,161	31,466	60,555	78,179
Current Liabilities	(1,885)	-	-	(1,885)	-	-	-	-	-	(1,885)
Net Assets as at 31 December 2024	£38,944	£600	£16,753	£56,297	£228	£11,700	£17,161	£31,466	£60,555	£116,852

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

16 Reconciliation of net movement in funds to net cashflow from operating activities

	Note	2025	2024
		£	£
Net movement in funds		(36,402)	16,944
Deduct investment and interest income	5	(3,168)	(3,100)
Deduct gains / add back losses on investments	10	(3,178)	(3,497)
Decrease / (Increase) in debtors	11	141	956
Increase / (Decrease) in creditors	12	5,022	468
Net cash generated / (used) in operating activities		£(37,585)	£11,771

Guernsey St Andrew's in the Grange (Church of Scotland)**Notes forming part of the financial statements for the year ended 31 December 2025****17 Collections and other fund raising activities for Third Parties****(a) Collections and Donations for Third Parties**

	2025	2024
	£	£
Bright Beginnings	160	-
Christian Aid	185	463
Guernsey Welfare	320	588
Maison de Quetteville	-	115
Mission Aviation Fellowship	-	487
Priaulx Premature Baby Foundation	-	323
Saffery Rotary Walk	-	125
ShelterBox	575	-
The Leprosy Mission	340	302
The Moderator's Appeal	323	323
The Poppy Appeal Fund	100	196
The Salvation Army	168	218
Total	<u>£1,848</u>	<u>£3,140</u>

(b) Lunches, Teas etc

	2025	2024
	£	£
The Leprosy Mission	-	148
Total	<u>£-</u>	<u>£148</u>

The total incoming resources to the Charities Fund (see Note 14 on page 31 and Notes 2 & 3 on pages 22 & 24) amounted to £1,848 (2024: £3,288) which comprised collections and donations for third parties £1,848 (2023: £3,140) and Lunches, Teas etc £Nil (2024: £148).

Guernsey St Andrew's in the Grange (Church of Scotland)

Notes forming part of the financial statements for the year ended 31 December 2025

18 Payments to Third Parties

The following disbursements were made out of the Charities Fund

	2025	2024
	£	£
Bright Beginnings	160	-
Christian Aid	185	463
Guernsey Welfare	320	588
Maison de Quetteville	-	115
Mission Aviation Fellowship	-	487
Priaulx Premature Baby Foundation	-	323
Saffery Rotary Walk	-	125
ShelterBox	575	-
The Leprosy Mission	355	435
The Moderator's Appeal	-	323
The Poppy Appeal Fund	100	196
The Salvation Army	168	218
Total	<u>£1,863</u>	<u>£3,273</u>