GLASGOW: MURE MEMORIAL CHURCH OF SCOTLAND

Congregation No: 160835

Scottish Charity No: SC002220

SORP 2025 accounts

GLASGOW: MURE MEMORIAL CHURCH OF SCOTLAND

Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution

Recruitment and Appointment of Trustees

The Church operates under Unitary Constitution. 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. Additional members are chosen from the congregation. The Church operates with several committees. Pastoral, Worship, Finance, Safeguarding and Property being the main committees.

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. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

We are blessed with a good partnership with Garrowhill Community Council and had a successful Easter Event and Christmas Event where we used the whole church to accommodate the numbers who came. We also partner with them with Litter Picks in the community which start and end at the church.

We had a successful Pentecost prayer room and 12 hours of prayer which Rev Fiona partnered with a Christian in the Community. Many supported this from other churches in the East End. A holiday club took place in August which Scripture Union helped us with. This was a great success on all levels, with the numbers of children who came from the community, with a number of under 16's helping, people from Mure and our sister church volunteering, and leaders from the organisations. We followed it with a café style Holiday Club joint service which many families attended.

The church is blessed greatly in having strong BB and GB companies which many Officers are from the congregation. Also, a Rainbows group too. Their commitment to young people is huge and much appreciated by all.

Rev Fiona continues to bring variety into the services and encourages the Worship Team to conduct services, which are warmly received. We have joint services with our sister church on the 5th Sunday of the month, alternating between the church buildings. The Discovery, bible study, prayer and discipleship group run from the start of the year until the summer, which was well attended.

Garrowhill Primary school come into the church for their Nativity and Easter Concerts. The primary ones came into the church to look around and. Members of the congregation are joyfully involved with the Scripture Union group in the primary school which meets every Monday, building up relations with the children.

The Pastoral Care Team are a huge asset to this church, helping the Minister in caring for members, those who can't attend anymore due to ill health and supporting the bereaved. The care the Elders and others in the congregation show to the older members of the church, and the wider community - the Senior Citizens club, The Guild and Summer Fellowship are invaluable to the care and well-being of the Elderly people.

The Manse was renovated and the Minister moved in in August 25. The Church building is used every day by various community groups.

Financial Review

The charities main source of income for this financial year has been offerings from members of the church. In common with other churches we operate procedures which allow donations to be made anonymously. It is therefore not possible to undertake full or detailed analysis of income trends other than in general terms.

Our donations this year through the Weekly Freewill Offerings have seen a increase of 9%. This is a significant improvement on last year. Both Standing Orders and Open Plate have both seen very slight decreases in line with last year's figures. These represent our three primary sources of income and it is encouraging to see the increase in the WFO figure for this year. This would suggest that we have returning members, possibly due to the new Minister. Our Fund Transfer figure has increased to £9,212 this year, this includes £7,057 that came from the Thrift Shop which has now ceased to operate. The organisations continue to contribute to the general Church funds.

Our expenditure with regard to charitable activities shows a significant increase of 23% this year. This year's expenditure is mostly affected by the Manse Project which saw total costs of approximately £45,000. These costs were split between ourselves and Baillieston St Andrews. Our own share was just under £23,000. The project was well organised and managed and has allowed a lot of overdue work to be completed on the Manse. The other significant cost this year was approximately £10,000 on the upgrade to the fire safety system which was long overdue. The deficit for the net movement in funds this year is £7,611, compared to £23,500 last year.

If we compare income and expenditure before the fund transfers, we note that this shows a reduction in the overall deficit. It must also be noted that the above expenditure was paid for by withdrawals totalling £34,000 from the Consolidated Fabric Fund (Manse Rent) which totalled £59,452 at the start of the year and now stands at a balance of £27,172.

Our collections for other Charities totalled £743 which included donations to FARE Scotland at Christmas, Tear Fund, The Lodging House Mission at Harvest.

Risk Management

The principal risk to the charity continues to be the falling membership. The Session continue to discuss strategies that will minimise the effects of these in order to increase the membership, attendances and engagement with the wider community. The arrival of the new Minister across the Linked Charge was a positive move and it is hoped that this will bring new initiatives and enthusiasm to our work in the community, along with Baillieston St Andrews.

Reserves Policy

At the end of the year the Church held unrestricted funds of £183,540. We have maintained our Investors Trust account which at year end stands at £154,981. The interest received from the Investors Trust was £6593 which is a significant amount. The trustees are aware of the necessity to build a reserve to cover unexpected costs, and also to support our commitment to support central church funds and the provision of Ministers both in our own and other parishes. This commitment along with the significant running costs of the charities premises limits the possibility of building further reserves.

Trustees' Annual Report
Year ended 31 December 2025

The trustees present the annual report and accounts for the Glasgow: Mure Memorial Church of Scotland for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Glasgow: Mure Memorial Church of Scotland
Charity Registration Number:	SC002220
Congregation Reference No:	160835
Contact Address:	6 Maxwell Avenue Garrowhill Glasgow G69 6HX

Trustees
Elders:

Sheila Blackwood
Alastair Borthwick
Effie Boyd
Myra Brown
Anne Carmichael
Ellen Colquhoun
Robert Colquhoun
Robert Getty
Jane Gould
Helen Graham
Graeme Leiper
Peter Malcolm
Mary Martin
Ross McKendrick
Stuart McKibbin
Peggy McLellan
John McMillan
Myra McMillan
Jean McVittie
Carol Rodgers
Elizabeth Russell
Moira Scott
Janis Smith
Alison Tedeschi
Aileen Thornton
Larraine Willock

Principal Office-bearers

Parish Minister	Rev Fiona Morrison
Session Clerk:	Alastair Borthwick
Church Treasurer:	Stuart McKibbin

Bankers
Bank of Scotland
187 Baillieston Road
Glasgow
G32 0TN

Independent Examiner
D H Lawrence Renn
12 Castleton Grove
Newton Mearns
Glasgow
G77 5LH

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 (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the 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 judgements 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;
- 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 the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the 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 the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

Mr Alastair Borthwick,
Session Clerk

A Borthwick

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5 March 2026

GLASGOW: MURE MEMORIAL CHURCH OF SCOTLAND
Independent Examiner's Report to the Trustees
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 6 to 18.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
    - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D.H. L. Renn.

Name: D H Lawrence Renn

Address: 12 Castleton Grove
Newton Mearns
Glasgow
G77 5LH

Date: 5th May 2026

GLASGOW: MURE MEMORIAL CHURCH OF SCOTLAND

Statement of Financial Activities

Year ended 31 December 2025	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	1	66409	6809	73218	67464	5822	73286
Charitable activities	2	270	0	270	171	0	171
Other trading activities	3	4070	317	4387	1284	682	1966
Investments	4	6593	0	6593	7384	0	7384
Other	5	39050	0	39050	0	0	0
Total income		116392	7126	123518	76303	6504	82807
Expenditure on:	6						
Raising funds		535	0	535	1076	0	1076
Charitable activities		125278	5316	130594	101040	4192	105232
Total expenditure		125813	5316	131129	102116	4192	106308
Net income/(expenditure) before Transfers		-9421	1810	-7611	-25813	2312	-23501
Transfers between Funds		9212	-9212	0	2150	-2150	0
Net movement in funds		-209	-7402	-7611	-23663	162	-23501
Reconciliation of funds:							
Total funds brought forward		183749	19568	203317	207412	19406	226818
Total funds carried forward		**183540**	**12166**	**195706**	**183749**	**19568**	**203317**

GLASGOW: MURE MEMORIAL CHURCH OF SCOTLAND

Balance Sheet at 31 December 2025

	Note	2025		2024	
Fixed Assets:					
Tangible assets	9		0		0
Current Assets					
Debtors	10	1772		1771	
Church of Scotland Deposit		154981		148388	
Cash at Bank and in Hand		38953		53158	
Total Current Assets		195706		203317	
Liabilities					
Creditors falling due within one year		0		0	
Net Current Assets			195706		203317
Net Assets			195706		203317
The funds of the charity:					
Restricted income funds			12166		19568
Unrestricted income funds			183540		183749
Total charity funds			195706		203317

The accounts were approved by the trustees on 5th March 2025 and signed on their behalf by:

A J Borthwick Session Clerk

Stuart McKellar Treasurer

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 financial statements 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) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

Fund accounting
Funds are classified as either restricted 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.
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.

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, halls 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.

All tangible fixed assets costing in excess of £3,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives.

Investments
The charity does not hold at present nor has it held in the past 5 years any investments. Monies are held either on deposit with the charities bank or with the Church of Scotland deposit fund.

Taxation
Glasgow - Mure Memorial 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. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Glasgow - Mure Memorial Church of Scotland of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
1	**Donations and Legacies**						
	Offerings	54976	260	55236	52409	360	52769
	Tax recovered on Gift Aid	11433	65	11498	11055	90	11145
	Legacies	0	0	0	4000	0	4000
	Organisations	0	6484	6484	0	5372	5373
		66409	6809	73218	67464	5822	73286
2	**Income from charitable activities**						
	Weddings and funerals	270	0	270	90	0	90
	Fund Raising	0	0	0	81	0	81
		270	0	270	171	0	171
3	**Income from other trading activities**						
	Use of premises	4070	0	4070	1284	0	1284
	Other Income including Thrift Shop	0	317	317	0	682	682
		4070	317	4387	1284	682	1966
4	**Investment income**						
	Deposit interest	6593	0	6593	7384	0	7384
		6593	0	6593	7384	0	7384
5	**Other income**						
	Grants Received	250	0	250	0	0	0
	Special projects (Manse Project)	38800	0	38800	0	0	0
		39050	0	39050	0	0	0

Glasgow - Mure Memorial Church of Scotland of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
6 Analysis of Expenditure						
Raising Funds						
Offering Envelopes	535	0	535	490	0	490
Equipment Costs	0	0	0	586	0	586
	535	0	535	1076	0	1076
Charitable Activities						
Ministries & Mission	44632	0	44632	38759	0	38759
Presbytery Dues	2450	0	2450	4497	0	4497
Minister's Expenses	924	0	924	716	0	716
Pulpit Supply	100	0	100	1450	0	1450
Salary costs	3009	0	3009	4159	0	4159
Fabric Repairs & Maintenance	33229	0	33229	35905	0	35905
Heat Light and Insurance	14840	0	14840	13455	0	13455
Church Office Expenses	468	0	468	592	0	592
External Examination Fee	456	0	456	438	0	438
Organisation Expenses	0	5316	5316	0	4192	4192
Manse Project	22991	0	22991	0	0	0
Other expenses	2179	0	2179	1069	0	1069
	125278	5316	130594	101040	4192	105232
Other						
Sanctuary Project (SAF)	0	0	0	0	0	0
	0	0	0	0	0	0
Total	125813	5316	131129	102116	4192	106308

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

		2025	2024
		£	£
7	**Staff costs and numbers**		
	Salaries and wages	3009	4150
	Total	3009	4150

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Music staff	1	1
	1	1

No employee had employee benefits in excess of £60,000 (2024 nil)

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

8 Trustee Remuneration and Related Party Transactions

Of the offerings of £55,236 shown in note 1, £16,115 (2024:£16,097) is known to have been donated by Trustees.
Some anonymous donations may also have been made.
A total of £924 (2024:£716) was paid for Minister's Travel Expenses and this related to our Ministry Team.
No other reimbursements were made to Trustees.

9 Tangible Fixed Assets

In this year no assets were acquired in excess of the £3,000 lower limit specified in the accounting Policies

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

10 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	1772	1771
	1772	1771

11 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
	£	£	£	£
Current Assets	171568	11972	12166	195706
Current Liabilities	0	0	0	0
Net assets at 31 Dec 2025	**171568**	**11972**	**12166**	**195706**
Net assets at 31 Dec 2024	176087	7662	19568	203317

12 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.

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

13 Movements in Funds

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Restricted funds					
Sanctuary Project (SAF)	9740	325	0	0	10065
Organisations	9828	6801	5316	-9212	2101
	19568	7126	5316	-9212	12166
Unrestricted funds					
General Fund	175162	107523	121254	9212	170643
Fabric Fund	7058	8870	4560	0	11368
Technical Fund	604	0	0	0	604
Kirk Session Benevolent	925	0	0	0	925
	183749	116393	125814	9212	183540
Total funds	203317	123519	131130	0	195706

Purposes of Restricted Funds

Sanctuary Project (SAF). This fund was the Mure Access Project (MAP). It has now been changed to the Sanctuary Project (SAF) with the aim of improving the facilities and seating within the Sanctuary. However, in the event of there being insufficient funds to carry out the project or in the event of a surplus arising on the project, any unspent funds will be used for the general purpose of the Charity.

Organisations: This is the total funds held for the management of our organizations.

Purposes of Designated Funds

General Fund: Used to account for the main income and expenditure of designated monies.
Fabric Fund: This fund will be used for emergency repairs and any urgent repairs out with our general property budget.
Technical Fund: Used for the running and constant updating costs associated with our sound, visual and computer systems.
Kirk Session Fund: Following certain worship services, donations are taken for this fund, which is used at the Kirk Session's discretion to make benevolent gifts. This is either to local charities or deserving causes.

Note:- Organisations Transfers of £9212 includes the closing balance of £7058 from Thrift Shop when it ceased to operate.

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

13 Movements in Funds

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
Restricted funds					
Sanctuary Project (SAF)	9290	450	0	0	9740
Organisations	10116	6054	4192	-2150	9828
	19406	6504	4192	-2150	19568
Unrestricted funds					
General Fund	200169	74959	102116	2150	175162
Fabric Fund	5774	1284	0	0	7058
Technical Fund	604	0	0	0	604
Kirk Session Benevolent	865	60	0	0	925
	207412	76303	102116	2150	183749
Total funds	226818	82807	106308	0	203317

Purposes of Restricted Funds

Sanctuary Project (SAF). This fund was the Mure Access Project (MAP). It has now been changed to the Sanctuary Project (SAF) with the aim of improving the facilities and seating within the Sanctuary. However, in the event of there being insufficient funds to carry out the project or in the event of a surplus arising on the project, any unspent funds will be used for the general purpose of the Charity.

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

		2025	2024
14	**Collections for Third Parties**	**£**	**£**
	FARE Scotland (Christmas)	70	190
	Earl Haig Fund – Poppy Scotland	0	173
	Tear Fund	408	532
	Lodging House Mission (Harvest)	265	250
		743	1695

15 Church Organisations

The following Church Organisations have their income, expenditure and assets shown in aggregate within the church accounts

Men's Fellowship	Thrift Shop	Senior Citizen's Association
Choir	Tea/Brunch Account	The Guild
Sunday School		

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
REVENUE ACCOUNT		
Opening Balance	59452	47047
Withdrawals made for Manse Project	-34060	
Credits and Interest	1780	12405
Credit Balance at 31 December 2025	27172	59452

(This income is collected directly by Church of Scotland in Edinburgh. It is deposited in an account that is specific to Mure Memorial. We can withdraw money from this account to spend specifically on fabric costs.)