

CHRYSTON UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC015285

A Congregation of the United Free Church of Scotland
Charity No.SC008167.

Congregation Report and Financial Statements Year ending 31 December 2025

Principal place of worship and of Congregation activities:

**CHURCH ROAD, MUIRHEAD
GLASGOW**

Congregation Report and Financial Statements

Year ending 31 December 2025

	Page
Contents	1
Trustees, Office Bearers, members of Courts of the Congregation	2
Congregation Report	3/6
Report of the Independent Examiner	7
Statement and Movement of Balances on Congregational Funds	8
Financial Statements:- <i>Receipts and Payments</i>	9

Office Bearers, Trustees and Members of the Courts of the Congregation serving during Year ending 31 December 2025

Minister		Rev Stephen Marr
Office Bearers	Session Clerk Clerk to Board (Pro Tem) Treasurer	Mr Craig B Richmond Mr James G Donald Mr Craig B Richmond
Property Trustees (ex Officio)		Session Clerk Clerk to the Board Treasurer
Kirk Session	Minister Session Clerk Elders:-	Rev Stephen Marr Mr Craig B Richmond Mr James G Donald¹ Mrs J McCartney Mrs M Wharton
Congregational Board	Minister Clerk to Congregational Board Elders:-	Rev Stephen Marr Mr James G Donald¹ Mrs Joan McCartney Mr Craig B Richmond Mrs Mary Wharton
Bankers		Virgin Money, Cumbernauld
Independent Examiner		Mr Scott Murdoch

¹James G Donald holds the role of Elder Emeritus

Congregation Report year ending 31 December 2025

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister of this Congregation is appointed by the Presbytery of the West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

The Minister, with the input of visiting preachers and elders, maintain the conduct of worship and with the faithful care of the Kirk Session provide pastoral care to members and families, to adherents and to others in the community.

The following are the key Church meetings in the life of the congregation.

Sunday Morning Services	11.00 am
'Jammy Tots' Adults & Toddlers	Every Thursday
'Knit and Natter'	Every Thursday
'7 Up' youth club	Every Friday
'Lyrics & Lunch'	First Friday in the month
Community Prayer Meeting	Third Thursday in the month
Session & Congregational Board Meetings	Third Friday in the month

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £100,000, the Financial Statements of this Congregation set out on pages 8 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2025 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The ordinary Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to **£31,379** and **£30,118** respectively, giving a surplus of **£1,260**. After Extraordinary and Other Receipts and Payments, the surplus is **£1,260**. There were various improvements to the Church and Halls, and these amounted to **£3,010**.

The total amount of all Congregation Funds at 31st December 2025 is **£24,281**.

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of Church, together with fittings and furnishings (including communion, other ecclesiastical articles).

The Congregation also own Chryston UF Community Halls (formerly Muirhead Public Hall) which was purchased in 2016.

These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 7.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the **Congregational Board** at their meeting on **16/8/2026**.

The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed  **Minister**

Signed  **Session Clerk**

Signed  **Clerk to the Congregational Board**

Signed  **Treasurer**

Date **16TH AUGUST 2026**

Independent Examiner's Report to the Trustees and Office Bearers of Chryston United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2025 which are set on pages **3 to 6 and 8 to 9**.

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 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 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts and seeks explanations from the office bearers and trustees concerning 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 report and accounts.

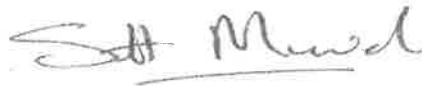
Independent Examiners Statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.



Signed:

Name: Scott Murdoch

Address

12 Morton Avenue, Paisley, PA2 4BW

Date: 16 August 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund *	Nature of Fund	Balance 31.12.24 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows Bank etc. £
General	Unrestricted Note 1	£5,370.88	£31,378.68	£30,118.44	£1,260.24	£0.00	£1,260.24	£6,631.12	Virgin Money £6,631.12
Church / Halls	Designated Note 2	£12,561.32	£27,494.00	£22,405.12	£5,088.88	£0.00	£5,088.88	£17,650.20	Virgin Money £17,650.20
Total Congregation Funds		£17,932.20	£58,872.68	£52,523.56	£6,349.12	£0.00	£6,349.12	£24,281.32	£24,281.32

Notes to the Financial Statements for the Year ending 2025

Nature of Congregation Funds:
General **Unrestricted** **Note 1** Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).

Church / Halls **Designated** **Note 2** Net income from let of Manse, for repairs, decoration and refurbishment of the Manse

Governance **Note 3** No governance costs are incurred during the year. Duties relating to governance are provided voluntarily

Property **Church Halls** **Note 4** Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.

Investments **Note 5** Investments held on behalf of the Congregation which have a variable Market Value are included in the above Statement of Balances at the value at the year end. Revaluations during the year are reported in the table above as 'Net Change in Fund'

Contingent Liabilities **Note 6** Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below :-

There are no contingent liabilities at the date of this Report and Financial Statement.

Payments to Trustees **Note 7** No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

Approval of Congregation Financial Statements for the year ending 31 December 2025 as set out on Pages 7, 8 and 9 by Office Bearers authorised to sign :

Minister / Interim Moderator		Name :	Rev. Steve Marr
Clerk to Congregational Board / Preses		Name :	James G Donald
Treasurer		Name :	Craig Richmond
Date	16 TH AUGUST 2026		

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund :	Notes	General	Church / Halls	Total	Total
Nature of Fund :	Details	Unrestricted	Designated	2025	2024
Receipts					
Offerings	Open Plate	£ 1,530.11	£ -	£ 1,530.11	£ 1,905.26
	Freewill	£ 810.74	£ -	£ 810.74	£ 1,009.52
	Freewill (gift aid)	£ 14,051.15	£ -	£ 14,051.15	£ 17,496.22
	Gift Aid Tax	£ 6,323.88	£ -	£ 6,323.88	£ 4,686.72
	Other	£ -	£ -	£ -	£ -
	Sub Total	£ 22,715.88	£ -	£ 22,715.88	£ 25,097.72
Donations	Organisations	£ -	£ -	£ -	0
	Other	£ 279.00	£ -	£ 279.00	100
	Sub Total	£ 279.00	£ -	£ 279.00	100
Other	Bank Interest	£ -	£ -	£ -	0
	Rent / Let	£ 8,383.80	£ 26,088.20	£ 34,472.00	29,418
	Stedfast	£ -	£ -	£ -	0
	Miscellaneous	£ -	£ -	£ -	0
	Sub Total	£ 8,383.80	£ 26,088.20	£ 34,472.00	£ 29,418.28
Events	Fundraising	£ -	£ 1,405.80	£ 1,405.80	£ -
Total Ordinary Receipts		£ 31,378.68	£ 27,494.00	£ 58,872.68	£ 54,616.00
Extraordinary	Donation / Bequest	£ -	£ -	£ -	
	Grant	£ -	£ -	£ -	
	Other	£ -	£ -	£ -	
	Sub Total	£ -	£ -	£ -	£ -
Missions	Other charities	£ -	£ -	£ -	£ -
Total Receipts (Ordinary plus Extraordinary)		£ 31,378.68	£ 27,494.00	£ 58,872.68	£ 54,616.00
Payments					
Ministry	Stipend/Salary & NIC	£ 20,534.65	£ -	£ 20,534.65	£ 19,488.30
	Expenses	£ 105.30	£ -	£ 105.30	£ 2,320.70
	Pulpit Supply	£ 375.00	£ -	£ 375.00	£ 1,215.00
	Int Moderator Fee, Exp	£ -	£ -	£ -	£ -
	Sub Total	£ 21,014.95	£ -	£ 21,014.95	£ 23,024.00
Other Salary	Church Officer / Cleaner	£ 780.00	£ 4,680.00	£ 5,460.00	£ 4,447.00
Property	Council Tax	£ -	£ -	£ -	£ -
	Insurance	£ 888.00	£ 1,759.47	£ 2,647.47	£ 2,597.72
	Heat & light	£ 2,422.39	£ 5,903.57	£ 8,325.96	£ 11,358.03
	Repairs, upkeep	£ 107.58	£ 2,685.71	£ 2,793.29	£ 4,593.65
	Equipment, Furnishing	£ -	£ -	£ -	£ -
	Other	£ -	£ 4,590.10	£ 4,590.10	£ -
	Sub Total	£ 3,417.97	£ 14,938.85	£ 18,356.82	18,549
Other	Stedfast Magazine	£ 300.00	£ -	£ 300.00	£ 150.00
	Office & Publicity	£ -	£ -	£ -	£ -
	Kirk Session	£ 1,187.78	£ -	£ 1,187.78	£ -
	Miscellaneous	£ 12.74	£ -	£ 12.74	£ -
	Organisations Support	£ -	£ -	£ -	£ -
	Sub Total	£ 1,500.52	£ -	£ 1,500.52	£ 150.00
Fundraising	Expenses	£ -	£ -	£ -	£ -
Contributions	Denomination	£ 3,405.00	£ -	£ 3,405.00	£ 3,300.00
	Presbytery	£ -	£ -	£ -	£ -
	Denominational Missions	£ -	£ -	£ -	£ -
	Sub Total	£ 3,405.00	£ -	£ 3,405.00	£ 3,300.00
Total Ordinary Payments		£ 30,118.44	£ 19,618.85	£ 49,737.29	£ 49,470.40
Extraordinary	Refurbishment etc	£ -	£ 2,786.27	£ 2,786.27	£ 7,558.33
Mission	Other charities	£ -	£ -	£ -	£ -
Total Payments (Ordinary plus Extraordinary)		£ 30,118.44	£ 22,405.12	£ 52,523.56	£ 57,028.73
Surplus (Deficit) Net Recpts (Paymnts)		£ 1,260.24	£ 5,088.88	£ 6,349.12	-£ 2,412.73
Transfers From Other Funds (show as positive number)		£ -	£ -	£ -	£ -
Transfers To Other Funds (show as negative number)		£ -	£ -	£ -	£ -
Net Movement on Funds		£ 1,260.24	£ 5,088.88	£ 6,349.12	-£ 2,412.73