St. Mary's Parish Church of Scotland, Kirkintilloch

Report and Accounts

for the year ended 31 December 2025

Congregation No: 160871

Charity No: SC007260

St. Mary's Parish Church of Scotland, Kirkintilloch

Trustees' Report

for the 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 the financial statements and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended for accounting periods commencing from 1 January 2019.

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.

Achievements and Performance

In 2025 we continued to develop our worship and work towards a Union with our neighbours at St. David's Memorial Park. The Mission Plan for the united congregation was completed during the year, but despite the best efforts of the members of the Nominated Basis of Union Group, no agreement has been reached on the way forward. A Scheme of Delegation (SofD) was approved by Presbytery and an independent committee established to make a buildings recommendation for the proposed Union. We currently await that recommendation from the committee. We once again give our thanks to this devoted team who have spent many hours working on our behalf.

We continued to look at how we had been worshipping and what new innovations could be introduced. We were once again able to celebrate Communion on four occasions during the year using individual cups and bread. At Easter we participated once again in the Good Friday Walk of Witness and held an early morning Easter Service as well as participating in the joint Holy Week services held within our Cluster Group. During the year four Cluster Group services were held . Ruth ran a very successful Lent course for five weeks in the lead up to Easter. She also provided the inspiration for the spectacular decoration of the sanctuary at Easter, Pentecost and Christmas to help us mark the different seasons of the liturgical year. In August we participated in Deep Sea Divers, which was a cluster group holiday club for the young people of Kirkintilloch and Lenzie held in Lenzie Old and St. Mary's halls. We also took part in the Kirkintilloch Big Weekend during which activities included a Back to School Potted Sports where over 130 children took part and our ever popular teddy bear parachuting from the Church tower attracted over 160 participants. Starting in September Ruth started to run a new venture called Soul Sanctuary on a Wednesday evening which gives the opportunity to take part in different types of worship incorporating stillness and prayer and this continues to run on Wednesday evenings. Thanks to all who participated in these events. On 2nd November long service awards were presented to 17 elders who had in total served for 592 years. Awards were also presented to our long serving organist, David Burns and to Moira McNeil who had run our Country Dancing Classes for many years.

We are pleased that Rainbows and Brownies, Badminton and Running and Walking Clubs, and the Country Dancing all continued to meet during the year. The Church Walking Group continues to meet weekly and is proving very popular. The Craft Club again produced displays for our Easter and Christmas celebrations and they again expanded their magnificent Poppy Banner which was hung from the tower from early November until Remembrance Sunday. The banner consists of over 4000 poppies and a six foot soldier and was admired by everyone who passed by. The Christmas Story Tableau, which is attached to the church railings was also displayed once again this year and many favourable comments were received from those passing the church. During the year the Craft Club also took part in the Big Knit Project in January with over 60 people attending, producing enough knitted squares to complete at least 20 blankets for Lodging House Mission. Following on from this success they met again on another three days during the year where they made pairs of hearts to be donated to the Jubilee Hospital Palliative Care Team, They then started making large flowers and leaves to decorate the church railings and completed the year by helping produce the costumes etc. for the Life Size Nativity Scene display in the East Transept at Advent. They were also busy making items for sale at Easter and Christmas which raised over £1,000. Once again we invited children from Lairdsland Primary School to participate in various craft activities at Easter and Christmas with over 90 children taking part. This was extremely successful and plans are in place to repeat these events in 2026. Well done to everyone who contributed to these projects. Our fabric team have once again carried out a lot of maintenance work on the Church, Halls and exterior of the buildings during the summer on a voluntary basis which is much appreciated. Volunteers delivered Christmas Cards which had been handed in for delivery to addresses in Kirkintilloch and Lenzie which raised £780 for our Special Projects Fund. Among other new ventures during the year we held Board Games Days for all ages on a Saturday morning. We ran a Los Posadas where hand knitted Mary and Joseph figures made their journey through Advent visiting and being cared for in different homes. Mary and Joseph returned to the church on Christmas Eve. A member of our congregation gave a talk to Kirkintilloch and District Antiquarians on the history of St. Mary's which was very well received and led to the club members visiting the church to be given a guided tour by Graham.

Our Congregation have continued to support the Church financially during the year which has been very heartening in these troubled times and we sincerely wish to record our thanks to them. Once again a number of members have transferred to giving by Standing Order which is of great benefit to us in managing our cashflow and we encourage others to join the scheme if appropriate for their circumstances. Where appropriate we would continue to urge any members who qualify to join the Gift Aid scheme. Further information can be supplied by our Treasurer or Finance Convenor.

Achievements and Performance (Continued)

Once again this year we lost a number of well respected members of the Congregation. We held 1 baptism and 28 funerals, but no weddings in the church during the year .

Our Social Committee held a number of events throughout the year which were well attended. A Pancake Lunch was held on 9th March, followed by a Street Party Lunch to celebrate the 80th Anniversary of VE Day on 11th May, Harvest Lunch on October 5th, which was also our Harvest Festival. The year was rounded off with our Advent Lunch on 30th November, where caterers were employed to provide a three course meal. It was also pleasing to be able to hold our popular Open Doors Day once a month from February onwards which included various forms of entertainment on several occasions starting off with Sally McLellan and John Thomson performing in February, Kirkintilloch Ladies Choir singing in March, Easter Treasure Trail in April, a concert by Neil Gillies on flute and three colleagues, all of whom have played at the highest level with National and International Orchestras was performed in May, in October Kirkintilloch Male Voice Choir performed a selection of songs from their varied repertoire, in November our organist David Burns gave an organ recital and in December we held a Songs of Praise featuring carols chosen by the members of Wednesday Welcome. Once again we teamed up with Kirkintilloch BID etc. who organised a Christmas Market on 22nd and 29th November. The Church was open on both Saturdays and provided various craft activities for children, a teddy bear zip wire from the balcony to the chancel and a cafe. During the event we had over 800 people visit the sanctuary. Young Church once again ran a very successful Craft Fair on 15th November.

Our Nursery School continued to provide 1140 hours facilities to children from age 3 to 5, and the provision of places for two year olds continued to be a great success. It was a very successful year indeed with numbers growing throughout the session. Indeed it was a very special year for the Nursery as it celebrated its 60th Anniversary with several events during the year including a party on 22nd May. The staff have once again been very diligent in maintaining the high standards set in the past and have gone out of their way to ensure we provide a safe environment for the children. Numbers for 2025 were exceptional and pay testament to the quality of education provided by the staff. We look to continue these first class services in 2026 and beyond.

Our Wednesday Welcome meetings and mid week service operated throughout the year, giving time to meet and enjoy one another's company, whilst partaking in tea, coffee and home baking before a short informal service was held.

On 5th April, Kirkintilloch Male Voice Choir once again held their annual concert in the Church and this was very well attended and their choral skills were very much appreciated by the audience as was their Christmas Concert which was held on 6th December.

Over the past year the Congregation of St. Mary's Parish Church has consistently and faithfully gathered to worship our God. We have sought to develop new opportunities for worship in a contemporary context. This has involved responding to national and local events. The Kirk Session has set two weekly diets of worship in normal circumstances, Sunday and Wednesday. Christian festivals have been celebrated with significant gatherings for Easter and Christmas. Holy Week services with other Church of Scotland Churches and worshiping in alternative sanctuaries took place this year. The fundamental objective to provide the opportunity for worship, Christian Outreach, Christian Education, fellowship and pastoral support has been outlined earlier in the report. Cluster services were held at each of the four churches in our cluster and a number of joint services were also held with St. David's Memorial Park Church to prepare for our proposed Union.

We continue to be encouraged by the faith of our Congregation and the growing numbers of those attending worship or viewing the service online. Congratulations to our online production team for the very professional quality of the recording of the services which were viewed by over 10,000 people during the year.

St. Mary's Parish Church of Scotland, Kirkintilloch

Trustees' Report

for the year ended 31 December 2025

Financial Review

The financial statements show an overall surplus of £85,104 (2024: £29,865 deficit) largely generated by our Nursery and legacies received. Donations and legacies in general fund have fallen by £1,124 whereas restricted fund income has risen by £27,591 mainly being from legacies received in the year. Income from Charitable activities increased by £66,839 which was generated by our Nursery School. Hall let income increased by £3,467 as new lets were started during the year. The church's overheads were reduced by £57,242 with the main contributory factors being the reduction in fuel costs amounting to £18,829 from the renegotiation of our contract as mentioned last year and repair costs reducing by £43,256 after the one off costs incurred in the previous year. Costs in relation to the Nursery increased by £32,455 as an additional member of staff had to be employed to take account of the numbers of children attending. Once again the Congregation have shown their support to St. Mary's, which is very much appreciated.

General unrestricted offerings have decreased by £4,356 on last year which can be attributed to the number of deaths which have taken place which have not been replaced by new members. Restricted Fund donations however increased by £10,487. Tax recovered on gift aid giving increased by £6 on general account. We continue to promote giving through the gift aid scheme where appropriate, which allows us to reclaim your tax paid to HMRC as a proportion of your giving to St. Mary's. We thank all donors for giving in any way to support our funds. We also wish to take this opportunity to thank the Congregation for the substantial contributions made to various charities which increased by £935 as shown in note 16.

Overall our general fund expenditure has decreased by approximately £57,000; which is largely due to the decrease in repair costs of £43,256 and our heating costs reducing by £18,829 for the reasons previously given. Our payments for Giving to Grow and Presbytery Dues combined have risen by £2,131. The Trustees express their gratitude to the Fabric Committee and volunteers for their understanding of our situation, and for continuing to carry out a lot of work voluntarily on our behalf to reduce costs. St. Mary's Nursery has had another record year with the numbers of children continuing to rise and it has contributed greatly to the life of the Church both financially and in outreach to the community in what was its 60th Anniversary year.

We are very pleased that we have been able to increase our reserves this year . Once again we thank all of those people who contributed to the hard work put in by volunteers within the Church and its related organisations. We must continue to strive to replace all of the funds utilised and to give our full support to Ruth, as together, we do all that we can to make St. Mary's a special place within the heart of the community of Kirkintilloch. We are entering exciting times with the proposed union with St. David's Memorial Park, creating the new Kirkintilloch Trinity Parish Church, which will bring its own material financial challenges no matter what shape it may take.

In summary, this has been a challenging successful year for the Church financially but it has to be borne in mind that we relied on our Nursery and Legacies to achieve this record result. These are not guaranteed sources of income, so we must do everything possible to ensure our regular income grows to meet our overheads. Our costs in 2026 are likely to continue to grow in some areas but we will strive to do everything possible to keep them to a minimum as we have demonstrated by obtaining improved fuel contracts in these difficult times. In early 2026 we have already lost a number of members through deaths and we will need to replace the lost income to maintain our finances in good order.

We have come through another stressful year in many ways with the support given by the Congregation, now we need to move forward in faith and continue the good work done to date led by Ruth.

Thank you to the Congregation and friends for past and continuing support.

Risk Management

The principal risks and uncertainties facing the congregation are that the average age of the congregation is high, which could lead to a drop in income arising especially as a major part of the offerings received are obtained from a small number of members as has been highlighted in articles in our church magazine. Another major source of risk is that we might not be able to maintain the sanctuary in a wind and watertight condition as required by our Heritage Lottery Fund grant. The Giving to Grow system introduced to replace Ministries and Mission has increased the financial burden placed on us and combined with rising fuel costs expected in the future gives cause for concern . The Kirk Session have considered these matters and every effort is being made to draw on the talents within our Congregation to provide solutions. We have also through good stewardship successfully completed under the Heritage Lottery Fund scheme the delivery stage of the much needed repairs to our church roof, rainwater goods etc. to ensure that the building remains fit for purpose for years to come. As stated in Note 15 there is the potential for this grant funding to be recovered if the property ceases to be used for its current purposes before 31 January 2028. This potential liability requires to be seriously considered when a decision is made on which properties are retained when the proposed union takes place. We take these risks very seriously and continue to monitor them on a regular basis at our Session Meetings.

Reserves Policy

In 2019 the Trustees took the decision to reduce the level of reserves held to approximately four months including designated funds and to redesignate some funds from restricted funds to unrestricted funds. At the year end the Church's Unrestricted Funds showed a surplus of £293,637 (2024: £251,055) which is approximately six months expenditure, which means we have replaced the funds used to carry out the roof repairs in 2016-2018 however a substantial amount of these funds relate to our Nursery School. We continue to carry out a review of the mechanics of operating the charity and expect to restart a Stewardship Campaign which was put on hold as a result of the pandemic and further delayed by the proposed Union once we become Kirkintilloch Trinity Parish Church.

The church also held £108,506 (2024: £65,984) of restricted funds which have been provided for the purposes specified in Note12.

St. Mary's Parish Church of Scotland, Kirkintilloch

Trustees' Report

for the year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Congregation is a registered charity, number SC007260 and is administered in accordance with the terms of the Quoad Omnia Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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.

The Kirk Session, which meets six times in the year, exercises its responsibility for matters temporal and spiritual through a committee structure. Kirk Session development continues to be part of our focus at this time. We are aware of the need to provide Pastoral Care and Parish Contact in a strategic manner. This must be informed by and directed by our Theology, history and available resources. We will continue to look at reshaping the management of the Kirk Session in order to reflect our priority for Mission and Pastoral Care. We are aware of our Magazine distribution, our reporting of need and support of the Congregation. This awareness is starting to shape how we will deliver this service in the future. It would be our hope through conference and research to develop our current model. As trustees we seek to find the most effective way to meet the needs of our Parish, Community and Congregation.

Reference and Administrative Information

Charity No:	**SC007260**
Congregation No:	**160871**

Trustees

Mr H Biggans	Mr A Black	Mr G Burns
Mrs S Burns	Miss E Cousin (Died Jan 2026)	Mr K Craig
Mr G Fraser (Retired Oct 2025)	Mr I Hamilton	Mr C Hay
Mr P Malcolm	Mr M Malcolm	Mr J Marran
Mr D Mason	Mr G Morrison	Rev. Dr. Ruth Morrison
Mrs J Maclean	Mrs J McCann (Died Oct. 2025)	Mr S McKean
Mrs S McLellan	Mr A McNeil	Mr J Pears
Mrs A Pearson (Retired Sept 2025)	Mrs R Poynton	Mrs J Ralph (Retired Oct 2025)
Mrs J Reid	Mr G Sinclair (Died Feb 2026)	Mrs D Stewart
Mrs M Stirling	Mr J Thomson	Mr D Tinto
Mrs E Walker	Mr L Wilson	

Principal Office bearers

Minister	Rev. Dr. Ruth Morrison
Session Clerk:	Gordon Morrison
Church Treasurer:	John M Thomson

Principal Office

St. Mary's Parish Church Office
Cowgate
Kirkintilloch

Auditors

Bk Plus
Chartered Accountants
20 Barnton Street
Stirling FK8 1NE

Bankers

Virgin Money (Formerly Clydesdale Bank)
Cowgate
Kirkintilloch
G66 1JU

St. Mary's Parish Church of Scotland, Kirkintilloch

Trustees' Report

for the year ended 31 December 2025

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing the 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 material 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 operation.

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 on 23/04/2026 and signed on their behalf.



Gordon Morrison , Session Clerk

St. Mary's Parish Church of Scotland, Kirkintilloch
for the year ended 31 December 2025

Independent Auditor's Report to the Trustees of St. Mary's Parish Church of Scotland, Kirkintilloch

Opinion

We have audited the financial statements of St. Mary's Parish Church of Scotland, Kirkintilloch for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and Notes to the Accounts, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as 31 December 2025, and of its incoming resources and application of resources for the year then ended,
have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and have been prepared in accordance with the requirements of the Charities and Truste Investment (Scotland) Act 2006 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditor's Report to the Trustees of St. Mary's Parish Church of Scotland, Kirkintilloch

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charity Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

the information given in the Trustees' Report is inconsistent in any material respect with the financial statements, or
proper accounting records have not been kept, or
the financial statements are not in agreement with the accounting records; or
we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or to have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We gained an understanding of the legal and regulatory framework applicable to the charity and the industry in which it operates and considered the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud. These include, but were not limited to, the Charity Accounts (Scotland) Regulations 2006 (as amended), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities SORP.

We focused on laws and regulations that could give rise to a material misstatement in the charity's financial statements. Our tests included, but were not limited to:

agreement of the financial statements disclosures to underlying supporting documentation,
enquiries of the trustees,
review of minutes of trustee meetings throughout the period, and
obtaining an understanding of the control environment in monitoring compliance with laws and regulations

There are inherent limitations in an audit of the financial statements and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the members that represented a risk of material misstatement due to fraud.

Independent Auditor's Report to the Trustees of St. Mary's Parish Church of Scotland, Kirkintilloch

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional sceptisism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.

Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the charity to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assure responsibility to anyone other than the charity's trustees as a body, for our audit work, for the report, or for the opinions we have formed.

John Watkins B.ACC(Hons), C.A.
Bk Plus
Chartered Accountants and Statutory Auditor
20 Barnton Street
Stirling
FK8 1NE

Date 18/09/2026

John Watkins is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

St. Mary's Parish Church of Scotland, Kirkintilloch
Statement of Financial Activities
for the 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 & legacies	1	126,528	39,968	166,496	127,672	12,377	140,049
Charitable activities	2	467,244	100	467,344	399,708	797	400,505
Other trading activities	3	26,851	66	26,917	23,858	40	23,898
Investment Income	4	988	2,088	3,077	2,518	1,523	4,041
Total income		621,611	42,222	663,834	553,756	14,737	568,493
Expenditure on:							
Raising funds	5	299	-	299	322	-	322
Charitable activities	5	579,537	-	579,537	596,756	2,497	599,253
Total expenditure		579,835	-	579,835	597,078	2,497	599,575
Net income/(expenditure) before gains & losses on investments		41,776	42,222	83,998	(43,322)	12,240	(31,082)
Net gains/(losses) on investments	9	806	300	1,106	887	330	1,217
Net income/(expenditure)		42,582	42,522	85,104	(42,435)	12,570	(29,865)
Transfers between Funds		-	-	-	-	-	-
Net movement in funds		42,582	42,522	85,104	(42,435)	12,570	(29,865)
Reconciliation of funds:							
Total funds brought forward		251,055	65,984	317,039	293,490	53,414	346,904
Total funds carried forward	12	293,637	108,506	402,143	251,055	65,984	317,039

St. Mary's Parish Church of Scotland, Kirkintilloch
Balance Sheet as at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Fixed Assets:							
Tangible assets	8	51,087	-	51,087	58,601	-	58,601
Investments	9	15,225	-	15,225	14,119	-	14,119
Total Fixed Assets		66,312	-	66,312	72,720	-	72,720
Current Assets							
Stock		-	-	-	-	-	-
Debtors	10	20,986	145	21,131	17,607	176	17,783
Cash at bank and in hand		224,788	109,658	334,446	195,019	67,087	262,106
Total Current Assets		245,774	109,803	355,577	212,626	67,263	279,889
Liabilities							
Creditors falling due within one year	11	18,449	1,297	19,746	34,291	1,279	35,570
Net Current Assets		227,325	108,506	335,831	178,335	65,984	244,319
Net Assets		293,637	108,506	402,143	251,055	65,984	317,039
The funds of the charity:							
Restricted income funds		-	108,506	108,506	-	65,984	65,984
Unrestricted income funds		293,637	-	293,637	251,055	-	251,055
Total charity funds	12	293,637	108,506	402,143	251,055	65,984	317,039

The financial statements were approved by the trustees on 23/04/2026 and signed on their behalf by:

Gordon Morrison — Session Clerk

John M Thomson — 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 financial statements, are set out below.

Basis of preparation

The financial statements have been prepared under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with applicable accounting standards, 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 (FRS 102) (effective 1 January 2019), 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). The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern
The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

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.

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 charity's objects. 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. The designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income recognition

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.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally on notification of interest paid or payable by the bank. Dividends on investments are recognised once the dividend has been declared and notification has been received of the dividend due.

On receipt, donated professional services and donated facilities are recognised as income 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.

In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

Accounting Policies

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

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 fixed assets costing in excess of £2,500 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.

Equipment 10 years

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

St. Mary's Parish Church 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 VAT.

St. Mary's Parish Church of Scotland, Kirkintilloch
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/Special Projects Income	97,024	17,534	114,558	101,380	7,047	108,427
	Tax Recovered on Gift Aid	21,499	363	21,862	21,493	630	22,123
	Legacies	5,049	21,951	27,000	1,500	4,500	6,000
	Stipend Endowment	1,510	-	1,510	1,532	-	1,532
	Contributions from Congregational Organisations	-	-	-	-	-	-
	Other	1,365	120	1,485	1,767	200	1,967
	Subtotal for Congregational Funds	126,448	39,968	166,416	127,672	12,377	140,049
	Kirk Session Funds - Sunday School	80	-	80	-	-	-
	Organisation Funds	-	-	-	-	-	-
		126,528	39,968	166,496	127,672	12,377	140,049

Note: Organisation Funds are in respect of the Social Committee.
Restricted Funds income relates entirely to the Special Projects Fund which has been received specifically for the purpose of carrying out repairs to the Sound System, Hall Roof, Church Tower and Roof etc.

2	**Income from Charitable activities**						
	Weddings and funerals	1,780	100	1,880	1,310	50	1,360
	Coffee mornings etc	-	-	-	-	747	747
	Subtotal for Congregational Funds	1,780	100	1,880	1,310	797	2,107
	Kirk Session Funds - Nursery School	463,679	-	463,679	384,775	-	384,775
	Kirk Session Funds - Sunday School	1,535	-	1,535	1,563	-	1,563
	Organisation Funds	-	-	-	-	-	-
	Grant	250	-	250	12,060	-	12,060
		467,244	100	467,344	399,708	797	400,505
3	**Income from other trading activities**						
	Hall Lets	21,698	-	21,698	18,231	-	18,231
	Souvenir Sales	-	66	66	-	40	40
	Subtotal for Congregational Funds	21,698	66	21,764	18,231	40	18,271
	Kirk Session Funds - Nursery School	-	-	-	-	-	-
	Kirk Session Funds - Sunday School	-	-	-	-	-	-
	Organisation Funds	5,153	-	5,153	5,627	-	5,627
		26,851	66	26,917	23,858	40	23,898
4	**Investment income**						
	Dividends received	233	-	233	235	-	235
	Deposit interest	755	2,044	2,799	2,283	1,471	3,754
	Subtotal for Congregational Funds	988	2,044	3,033	2,518	1,471	3,989
	Kirk Session Funds - Nursery School	-	-	-	-	-	-
	Kirk Session Funds - Sunday School	-	44	44	-	52	52
	Organisation Funds	-	-	-	-	-	-
		988	2,088	3,077	2,518	1,523	4,041

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
5 Analysis of Expenditure						
Raising Funds						
Offering Envelopes	299	-	299	322	-	322
	299	-	299	322	-	322
Charitable Activities						
Giving to Grow	77,480	-	77,480	71,486	-	71,486
Presbytery Dues	4,426	-	4,426	8,311	-	8,311
Minister's Expenses	1,476	-	1,476	1,440	-	1,440
Council Tax	3,429	-	3,429	3,084	-	3,084
Pulpit Supply	645	-	645	724	-	724
Other Salary Costs	13,623	-	13,623	14,165	-	14,165
Fabric Repairs & Maintenance	8,608	-	8,608	51,864	-	51,864
Water & Insurance	11,218	-	11,218	10,417	-	10,417
Heating and lighting	26,879	-	26,879	45,702	-	45,702
Cleaning & Caretaking	1,396	-	1,396	990	-	990
Church Office Expenses	5,321	-	5,321	4,337	-	4,337
Organ & Music Expenses	2,643	-	2,643	2,151	-	2,151
Outreach	474	-	474	574	-	574
Souvenir Costs	-	-	-	-	2,497	2,497
Audit Fee	5,400	-	5,400	5,400	-	5,400
Depreciation	7,514	-	7,514	7,514	-	7,514
Other expenses	435	-	435	50	-	50
Subtotal for Congregational Funds	170,967	-	170,967	228,209	2,497	230,706
Kirk Session Funds - Nursery School	398,158	-	398,158	365,703	-	365,703
Kirk Session Funds - Sunday School	1,289	-	1,289	731	-	731
Organisation Funds	9,122	-	9,122	2,113		2,113
Subtotal	579,536	-	579,536	596,756	2,497	599,253
Total	579,835	-	579,835	597,078	2,497	599,575
Kirk Session Funds - Nursery School						
Salary Costs	289,564	-	289,564	248,641	-	248,641
Laundry and Cleaning	12,351	-	12,351	10,943	-	10,943
Uniform Purchases	5,002	-	5,002	1,115	-	1,115
Materials & Equipment	29,741	-	29,741	13,663	-	13,663
Office Expenses	1,821	-	1,821	1,878	-	1,878
Advertising	-	-	-	20	-	20
Food	14,725	-	14,725	13,287	-	13,287
Donations to Charities	-	-	-	442	-	442
Computer Expenses	555	-	555	621	-	621
Property Repairs	13,390	-	13,390	40,305		40,305
Other Expenses	31,009	-	31,009	34,788	-	34,788
	398,158	-	398,158	365,703	-	365,703

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

6 Staff costs and numbers

Church	2025	2024
	£	£
Salaries and wages	13,623	14,165
Social security costs	-	-
Pension costs	-	-
Total	13,623	14,165

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

	2025	2024
	Number	Number
Music staff	1	1
Premises maintenance	2	2
	3	3

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. 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) was £39,856.

Nursery School	2025	2024
	£	£
Salaries and Wages	280,088	241,557
Social Security Costs	9,476	7,084
	289,564	248,641

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

	2025	2024
	Number	Number
Teaching Staff	11	10
Secretarial Staff	1	1
Other Staff	1	1
	13	12

7 Trustee Remuneration and Related Party Transactions

During the year 2 trustees received reimbursement of expenses incurred totalling £4,974. In addition the following trustees and persons related to trustees received payments for services:-

Mr John Thomson - Treasurer £200

Mr Paul Malcolm - Church Officer £5,449

Mr Gordon Morrison - Session Clerk £200

Mr John Pears - Relief Organist £240

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

During the year a total of £25,350 was donated to the congregation by trustees.

8 Tangible Fixed Assets	**Equipment**	**Total**
	£	**£**
Cost/valuation		
At 1 January 2025	112,103	112,103
Additions	-	-
Gain /(loss) on revaluation	-	-
Disposals	-	-
At 31 December 2025	112,103	112,103
Accumulated Depreciation		
At 1 January 2025	53,502	53,502
Charge for year	7,514	7,514
Eliminated on Disposals	-	-
At 31 December 2025	61,016	61,016
Net Book Value		
At 31 December 2025	51,087	51,087
At 31 December 2024	58,601	58,601

9 Investments

Congregational Funds	**2025**	**2024**
	£	**£**
Market value at 1 January	10,291	9,404
Purchased during the year	-	-
Sold during the year	-	-
Realised Gain/(loss) on investments	-	-
Gain /(loss) on revaluation	806	887
Market value at 31 December	11,097	10,291
Investments at cost	7,000	7,000
The following investments are held:		
Church of Scotland Investors Trust Growth Fund	11,097	10,291
	11,097	10,291

Kirk Session Funds	**2025**	**2024**
	£	**£**
Market value at 1 January	3,828	3,498
Purchased during the year	-	-
Sold during the year	-	-
Realised Gain/(loss) on investments	-	-
Gain /(loss) on revaluation	300	330
Market value at 31 December	4,128	3,828
Investments at cost	2,604	2,604
The following investments are held:		
Church of Scotland Investors Trust Growth Fund	3,828	3,828

10 Debtors	**2025**	**2024**
	£	**£**
Gift Aid Tax Refund Due	5,782	5,938
Other Debtors	162	396
Nursery Debtors	15,187	11,449
	21,131	17,783

11 Creditors falling due within one year	**2025**	**2024**
	£	**£**
Accruals	19,746	35,570
Other	-	-
	19,746	35,570

12 Movement in Funds

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2025
	£	£	£	£	£
Restricted funds Congregation					
Communion Fund	1,032	18	-	-	1,050
Special Projects Fund	56,143	42,079	-		98,222
Building Restoration Fund	-	-	-	-	-
	57,175	42,097	-	-	99,272
Restricted funds Kirk Session					
Restricted funds	1,953	44	-	-	1,997
The Hannah Baxter Bequest	350	-	-	-	350
Aitkin, Boyd, Reid, Gibb & Galloway Trusts	6,506	381	-	-	6,887
	8,809	425	-	-	9,234
Total Restricted Funds	65,984	42,522	-	-	108,506
Unrestricted funds					
Designated Fabric Fund	11,157	320	-	-	11,477
General Fund	111,869	151,650	(171,266)	-	92,253
	123,026	151,970	(171,266)	-	103,730
Kirk Session Funds					
Unrestricted funds	119,074	465,294	(399,447)	-	184,921
Organisations Funds	-	-	-		
Unrestricted funds	8,955	5,153	(9,122)	-	4,986
Total Unrestricted Funds	251,055	622,417	(579,835)	-	293,637
Total funds	317,039	664,939	(579,835)	-	402,143

Analysis of Funds for previous year

	At 1 January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted funds Congregation					
Communion Fund	1,005	27	-	-	1,032
Special Projects Fund	43,563	14,577	(2,497)	500	56,143
Building Restoration Fund	500	-	-	(500)	-
	45,068	14,604	(2,497)	-	57,175
Restricted funds Kirk Session					
Restricted funds	1,901	52	-	-	1,953
The Hannah Baxter Bequest	350	-	-	-	350
Aitkin, Boyd, Reid, Gibb & Galloway Trusts	6,095	411	-	-	6,506
	8,346	463	-	-	8,809
Total Restricted Funds	53,414	15,067	(2,497)	-	65,984
Unrestricted funds					
Designated Fabric Fund	10,743	414	-	-	11,157
General Fund	178,136	162,264	(228,531)	-	111,869
	188,879	162,678	(228,531)	-	123,026
Kirk Session Funds					
Unrestricted funds	99,170	386,338	(366,434)	-	119,074
Organisations Funds					
Unrestricted funds	5,441	5,627	(2,113)	-	8,955
Total Unrestricted Funds	293,490	554,643	(597,078)	-	251,055
Total funds	346,904	569,710	(599,575)	-	317,039

Purposes of Restricted Funds

Special Projects Fund: This is a fund to be used for major fabric restoration projects including replacement of sound system, hall roof, tower and church roof. Donations made to this fund cannot be used for any other purpose.

Building Restoration Fund: This fund is to be used to account for the income and expenditure on the Restoration works carried out in 2017 and 2018 under the contract which has obtained funding from Heritage Lottery Fund and Historic Environment Scotland as required by the terms of the grants.

The Hannah Baxter Bequest: The income from this fund is to be used for the general expenses of the church.

The Rena Gilchrist Memorial Fund: This fund is for the use of the Sunday School only.

The Sunday School Trust Fund: This fund is for the use of the Sunday School only.

The Aitkin, Boyd, Reid, Gibb and Galloway Trusts: The income from this fund is to be used for the needy of the parish.

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the maintenance of the church property.

13 Analysis of Net Assets Among Funds

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Fixed Assets	51,087	-	-	51,087
Investments	15,225	-	-	15,225
Current Assets	234,295	11,479	109,803	355,577
Current Liabilities	(18,449)	-	(1,297)	(19,746)
Liabilities over 1 year	-	-	-	-
Net assets at 31 December 2025	282,158	11,479	108,506	402,143

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Fixed Assets	58,601	-	-	58,601
Investments	14,119	-	-	14,119
Current Assets	201,469	11,157	67,263	279,889
Current Liabilities	(34,291)	-	(1,279)	(35,570)
Liabilities over 1 year	-	-	-	-
Net assets at 31 December 2023	239,898	11,157	65,984	317,039

14 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.

15 Contingent Liability

Under the terms and conditions of the contracts signed by Heritage Lottery Fund, Historic Environment Scotland, St. Mary's Kirk Session and the General Trustees of the Church of Scotland there is a potential for a repayment of all or parts of the grants received for the Building Restoration Project to be requested by Heritage Lottery Fund and Historic Environment Scotland. These amounts would only be repayable on request if the property is no longer used as a Church or is sold or the maintenance programme is not carried out to their satisfaction. These terms and conditions apply until 31 January 2028. Grants received total £219,262.

16 Collections for Third Parties

	2025	2024
	£	£
Lodging House Mission	519	510
Christian Aid	1340	732
St. Rollox Community Outreach	310	548
East Dunbartonshire Council Foodbank	160	248
East Dunbartonshire Council Social Work	300	300
Seagull Trust Cruises Kirkintilloch	0	374
McMillan	615	0
British Heart Foundation	575	0
Moderator's Challenge	217	0
Starlight Children's Foundation	0	389
	4,036	3,101

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

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	-	-
Market Value of Balances at 31 December	-	-
REVENUE ACCOUNT		
Credit Balances held at 31 December	-	-
TEMPORARY ACCOUNT		
Credit/(Debit) Balance at 31 December	2	2