

The Church of Scotland



Newton Mearns Parish Church of Scotland

Report and Accounts

for the year ended 31 December 2025

Congregation No: 160878

Scottish Charity No: SC004219

Newton Mearns Parish Church
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Year ended 31 December 2025

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Newton Mearns Parish Church
Reference and Administrative Information
Year ended 31 December 2025

Charity Name: Newton Mearns Parish Church

Charity Registration Number: SC004219

Congregation Reference No: 160878

Contact Address: The Church Office
242 Ayr Road
Newton Mearns
Glasgow
G77 6AA

Trustees

The Kirk Session consists of 28 active elders, 8 men and 20 women.

Kirk Session – Active Elders:

W Bain	H Brodie	C Cameron
C Carmichael	A Crusher	A Dunn
G Dunn	K Fish	L Knox
G Garner	F Hamilton	S Jackson
C Love	M Macfie	C Marshall
J McGregor	M McIntyre	M McLaren
S MacLeod	K Milligan	L Moleshead
R Moleshead	E Moran	I Munro
S Paterson	S Rocke	B Sanderson
I Sanderson		

Principal Office-Bearers

Minister: Vacant
Interim Moderator: Revd Catherine Beattie
Session Clerk: Mrs. I Munro
Church Treasurer: Mr. G Dunn

Independent Examiner

Amardeep Kalsi CA
Stevenson & Kyles
Chartered Accountants
25 Sandyford Place
Glasgow
G3 7NG

Bankers

Bank of Scotland
244 Ayr Road
Newton Mearns
Glasgow
G77 6AA

Newton Mearns Parish Church

Report of the Trustees

Year ended 31 December 2025

Structure, Governance and Management

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025.

Governing Document

The congregation is a registered charity, number SC004219 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

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 is elected by the congregation and inducted by Presbytery. Interim Moderator Revd Catherine Beattie was appointed by the Presbytery.

Organisational Structure

The Kirk Session, which meets nine times a year, is responsible for spiritual and temporal affairs within the church.

Risk management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have assessed that the following constitute the major risks to which the charity is exposed.

The Church of Scotland General Assembly of May 2019 voted to accept the plans set out in three reports which aimed to enact significant changes in the operations of the Church. It is expected that over the next few years, these plans will enact radical changes in the way that decision-making and resources are deployed in furthering the mission of the Church broadly but also in the local missions of individual parishes. It is expected that several local parishes may be merged as part of these changes, but it is not known yet exactly how and when this will take effect. In the short term the Trustees are confident that the parish will continue, but until the full facts of the reorganisation are known, there is some uncertainty over the future.

As with many congregations, there continues to be a serious challenge in attracting or retaining younger members in the parish, leading to an aging congregation and ultimately reduced numbers attending regular worship. Furthermore, the pandemic forced the church to be closed for significant periods but has also had the effect of further reducing the number of parishioners regularly attending services. The contributions of the members of the parish help to pay for the maintenance of the building and the Giving to Grow allocation to the Church of Scotland, as well as supporting our activities in our community at Newton Mearns. Reductions in regular attendance is cause for concern in the long term. The Trustees are satisfied that the financial risk is mitigated by income from other sources for the time being, while being mindful of the need to address the long-term implications.

As the charity holds significant investments in the stock market, it is exposed to the current volatility of that market. Any shock to the market could erode the value of the investments held and reduce the income received from them. The Trustees have engaged the services of investment managers to look after the portfolio in order to manage such risks and mitigate any effects arising.

Newton Mearns Parish Church
Report of the Trustees
Year ended 31 December 2025

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.

The congregation consists of approximately 300 members with a regular worshipping congregation of about 60. The Kirk Session consists of 28 active elders, 8 men and 20 women. Sunday morning worship is conducted at 10.30am. Traditionally, the Sacrament of Holy Communion is celebrated four times a year and at Easter.

There are several organisations that are connected to the Church including the Guild, Church Choir and the Boys' Brigade. Our uniform organisations form a vital part of our Church life and continue to flourish. The Boys' Brigade has in the region of 80 boys across all sections and regularly excels in District and Battalion competitions. Uniformed organisations include Guides and Brownies. In addition to our own BB Company, Guild and Badminton Club, our halls are well used by many groups. We have dance and music groups covering all age groups from toddlers to adults. Pilates, Theatre Company, Irish Dancing, Yoga, Karate, Taekwondo, East Renfrewshire U3A, Adult Art Classes, Singing for the Brain and a Gaelic toddler group are just a few of our other popular activities amongst a wide range of interest groups.

Achievements and Performance

The Church is ideally placed at the centre of the community and there has been a significant focus on developing closer links with those living and working in the area. This has resulted in the Church and halls being widely used by the organisations, societies and clubs mentioned above, as well as for social events like children's parties.

The continuing number of new houses being built in the area challenges our outreach work. The minister carried out regular chaplaincy work and visits are made to care homes in the parish. We regularly review the nature of our worship and have and will continue to implement changes that enhance the spiritual experience of the congregation.

Social Activities

Coffee Mornings are held on the first Saturday of each month and are hosted by different church organisations and committees. These coffee mornings vary in nature as each hosting group adopts a theme or idea. These continue to be well attended by church members and members of the local community alike. The Coffee Mornings promote fellowship and raise money for various charities.

Newton Mearns Parish Church
Report of the Trustees
Year ended 31 December 2025

Financial Review

The principal source of income is regular offerings from members and the tax recovered on offerings from those members who have signed a gift aid certificate. The majority of our offerings are received by way of standing order, creating some stability in these receipts.

The other principal source of recurring income is rental income received from letting Church property. Hall lets continue to be an essential and thriving source of income for the church.

Expenditure on charitable activities increased from 2024, with the increase mainly due to the increased cost of utilities, electricity and gas. Cost of Ministries and Mission also increased substantially from 2024. Expenditure on fabric repairs and maintenance showed a small increase from 2024.

Investment Policy and Performance

While some modest funds continue to be invested with the Church of Scotland Investors Trust, we now use Rathbones to manage the majority of our investments. The total value of our investments is now over £1.89m. The investment portfolio is reviewed regularly by Rathbones and presentations are made to the Trustees on performance and makeup of the portfolio. The Trustees have confirmed that they have confidence in the way in which Rathbones are managing the funds.

Reserves Policy

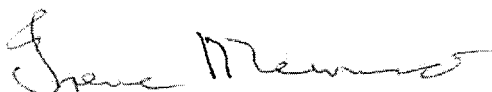
The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end the Church held unrestricted liquid funds of £69k (including balances held by the Investment Broker), currently behind requirements. The cash flow implications of this are regularly addressed by the Board of Trustees.

Newton Mearns Parish Church
Report of the Trustees
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees on 6TH MAY 2026 and signed on their behalf by:



Mrs. I Munro
Session Clerk

Independent Examiner's Report to the Trustees of Newton Mearns Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 11.

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)(d) 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

An 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

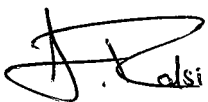
In the course of my examination, no matter has come to my attention:

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 9 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.



Amardeep Kalsi CA
Independent Examiner
Stevenson & Kyles
Chartered Accountants
25 Sandyford Place
Glasgow
G3 7NG

Date: 13th AUGUST 2026

Newton Mearns Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
Receipts						
Donations and legacies	3	93,615.54	0.00	0.00	93,615.54	79,568.08
Charitable activities		545.94	0.00	0.00	545.94	383.00
Investments		1,391.76	0.00	0.00	1,391.76	1,391.76
Drawn down from Investment Broker		80,000.00	0.00	0.00	80,000.00	95,000.00
Other trading activities		56,568.25	0.00	0.00	56,568.25	52,792.50
Total Receipts		<u>232,121.49</u>	<u>0.00</u>	<u>0.00</u>	<u>232,121.49</u>	<u>229,135.34</u>
Payments						
Raising funds	4	0.00	0.00	0.00	0.00	0.00
Charitable activities	4	238,298.86	0.00	0.00	238,298.86	214,296.43
Funds placed with Investment Broker	4	0.00	0.00	0.00	0.00	0.00
Governance costs	4	4,800.00	0.00	0.00	4,800.00	4,800.00
Total Payments		<u>243,098.86</u>	<u>0.00</u>	<u>0.00</u>	<u>243,098.86</u>	<u>219,096.43</u>
Net receipts / (payments) before transfers		(10,977.37)	0.00	0.00	(10,977.37)	10,038.91
Transfers		0.00	0.00	0.00	0.00	0.00
Surplus / (deficit) for the year		<u>(10,977.37)</u>	<u>0.00</u>	<u>0.00</u>	<u>(10,977.37)</u>	<u>10,038.91</u>

Newton Mearns Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2025	2024
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
Bank & deposit balances	2				
Bank & deposit balances b/fwd	16,801.06	0.00	0.00	16,801.06	6,762.15
Surplus / (deficit) shown on receipts and payments account	(10,977.37)	0.00	0.00	(10,977.37)	10,038.91
Bank & deposit balances c/fwd	<u>5,823.69</u>	<u>0.00</u>	<u>0.00</u>	<u>5,823.69</u>	<u>16,801.06</u>
Investments at market value					
(Cost £1,469,174)	7	9,960.33	0.00	1,899,849.22	1,746,347.64
	<u>1,889,888.89</u>	<u>9,960.33</u>	<u>0.00</u>	<u>1,899,849.22</u>	<u>1,746,347.64</u>
Assets					
Investment broker bank account	7	0.00	0.00	63,280.35	113,486.41
	<u>63,280.35</u>	<u>0.00</u>	<u>0.00</u>	<u>63,280.35</u>	<u>113,486.41</u>

The accounts were approved by the Kirk Session on 6 MAY 2026 and signed on their behalf by:


 Mrs I Munro Session Clerk


 Mr G Dunn Treasurer

Newton Mearns Parish Church
Notes to the Accounts
Year ended 31 December 2025

1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General fund	16,801.06	232,121.49	(243,098.86)	0.00	5,823.69
	<u>16,801.06</u>	<u>232,121.49</u>	<u>(243,098.86)</u>	<u>0.00</u>	<u>5,823.69</u>
Restricted funds					
Building fund	0.00	0.00	0.00	0.00	0.00
Minibus fund	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Endowment funds	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total bank funds	<u>16,801.06</u>	<u>232,121.49</u>	<u>(243,098.86)</u>	<u>0.00</u>	<u>5,823.69</u>

Purposes of designated funds

Organ fund: The Trustees have set aside funds for the maintenance of the church organ.

Purposes of restricted funds

Building fund: This is a fund to assist with significant repairs to the Church building.

Minibus fund: This is a fund to assist with the provision and maintenance of the Church minibus.

Newton Mearns Parish Church
Notes to the Accounts
Year ended 31 December 2025

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme (non Gift Aid)	2,426.00	0.00	0.00	2,426.00	3,606.00
Gift Aid Donations	49,172.00	0.00	0.00	49,172.00	52,925.00
Tax Recovered on Gift Aid Donations	12,760.01	0.00	0.00	12,760.01	14,529.62
Ordinary Offerings (Open Plate)	4,080.00	0.00	0.00	4,080.00	2,401.70
Legacies	0.00	0.00	0.00	0.00	0.00
Other Offerings, Donations etc	25,177.53	0.00	0.00	25,177.53	6,105.76
	<u>93,615.54</u>	<u>0.00</u>	<u>0.00</u>	<u>93,615.54</u>	<u>79,568.08</u>

4. Analysis of Payments

Costs of raising funds

Offering envelopes	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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Charitable activities

Ministries & Mission allocation	80,500.00	0.00	0.00	80,500.00	70,848.00
Presbytery dues	4,650.00	0.00	0.00	4,650.00	8,348.00
Minister's expenses	853.50	0.00	0.00	853.50	2,215.03
Pulpit supply	4,061.15	0.00	0.00	4,061.15	260.80
Other staffing costs	66,900.49	0.00	0.00	66,900.49	64,203.94
Fabric repairs & maintenance	28,600.20	0.00	0.00	28,600.20	26,567.47
Council Tax	3,963.00	0.00	0.00	3,963.00	3,675.00
Heat, light, water	26,552.51	0.00	0.00	26,552.51	18,914.51
Insurance	6,175.17	0.00	0.00	6,175.17	6,013.14
Organ & music	565.98	0.00	0.00	565.98	75.00
Printing, stationery, postage, telephone	6,102.89	0.00	0.00	6,102.89	8,044.79
Other expenses	9,373.97	0.00	0.00	9,373.97	5,130.75
	<u>238,298.86</u>	<u>0.00</u>	<u>0.00</u>	<u>238,298.86</u>	<u>214,296.43</u>

Funds placed with investment brokers

	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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Governance costs

Independent examiner's fees	<u>4,800.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,800.00</u>	<u>4,800.00</u>
	<u>243,098.86</u>	<u>0.00</u>	<u>0.00</u>	<u>243,098.86</u>	<u>219,096.43</u>

5. Trustee Remuneration and Related Party Transactions

During the year 7 trustees received reimbursement of expenses incurred totalling £2,864. The Minister received expenses of £854 and council tax of £3,963. In addition Mrs Susan Jackson who is a member of the Kirk Session received £4,785 for providing administrative services during the year. 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.

6. Minister's Stipend

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.

Newton Mearns Parish Church
Notes to the Accounts
Year ended 31 December 2025

7. Investments

	Market Value at 01-Jan-25 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31 Dec 2025 £
COSIT Income Fund	4,711.56	0.00	0.00	140.58	4,852.14
COSIT Growth Fund	53,694.08	0.00	0.00	4,208.00	57,902.08
Rathbones	1,687,942.00	259,987.89	(285,161.26)	174,326.37	1,837,095.00
	<u>1,746,347.64</u>	<u>259,987.89</u>	<u>(285,161.26)</u>	<u>178,674.95</u>	<u>1,899,849.22</u>
Held in respect of:					
Unrestricted Funds					
Designated organ fund	6,671.00	0.00	(565.98)	0.00	6,105.02
General fund	1,729,716.31	259,987.89	(284,595.28)	178,674.95	1,883,783.87
	<u>1,736,387.31</u>	<u>259,987.89</u>	<u>(285,161.26)</u>	<u>178,674.95</u>	<u>1,889,888.89</u>
Restricted Funds					
Building fund	5,365.39	0.00	0.00	0.00	5,365.39
Minibus fund	4,594.94	0.00	0.00	0.00	4,594.94
	<u>9,960.33</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>9,960.33</u>
Total investment funds	<u>1,746,347.64</u>	<u>259,987.89</u>	<u>(285,161.26)</u>	<u>178,674.95</u>	<u>1,899,849.22</u>

Investment broker bank account

	2025 £	2024 £
Balances b/fwd	113,486.41	225,495.75
Purchase of investments	(259,987.89)	(199,149.83)
Sale of investments	285,161.26	132,173.90
Gain/(loss) on sale	(23,931.07)	(8,127.76)
Funds received	0.00	0.00
Non-market transactions	0.00	23,947.95
Drawn down to charity account	(80,000.00)	(95,000.00)
Investment income	41,367.75	47,366.22
Investment management fees	(12,816.11)	(13,219.82)
Balances c/fwd	<u>63,280.35</u>	<u>113,486.41</u>

8. Collections for Third Parties

	2025 £	2024 £
Collections b/fwd at 1 January 2025 still to be paid out	4,656.72	6,285.72
Collected in year:		
Age Concern Eastwood	0.00	908.35
Erskine Hospital	554.80	541.15
Tear Fund	14.00	844.05
Lodging House Mission	828.75	0.00
Christian Aid	150.00	0.00
Calums Cabin	0.00	534.20
Cosgrove Care	0.00	656.50
Glasgow Mets Volleyball	0.00	701.35
Mary's Meals	0.00	605.80
Music in the Mearns	4,100.80	1,301.30
79th Boys Brigade coffee morning	520.95	0.00
Macmillan Cancer	765.85	0.00
Scottish Network for Arthritis in Children	420.80	0.00
Singing for the Brain	485.60	0.00
Water Aid	0.00	1,120.40
	<u>7,841.55</u>	<u>7,213.10</u>
Paid out in year:	<u>(6,462.06)</u>	<u>(8,842.10)</u>
Collections c/fwd at 31 December 2025 still to be paid out	<u>6,036.21</u>	<u>4,656.72</u>