

Maxwell Mearns Castle Parish Church

**Receipts and Payments Accounts
for the year ended 31 December 2025**

Congregation No: 160874

Charity No: SC017317

Maxwell Mearns Castle Parish Church

Trustees' Annual Report

for the year ended 31 December 2025

The Trustees present the annual report and accounts for Maxwell Mearns Castle Parish Church ("MMCP") for the year ended 31 December 2025. The 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.

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 foundation of the Church's life continues to be the weekly Sunday morning worship, with the service starting at 10.30am during 2025. Following the Linkage with Clincarthill Parish Church in January 2026 the starting time has changed to 10.00am. A large number of the congregation and sometime visitors stay behind after the service for fellowship and tea/coffee. An online magazine is produced weekly informing folk of the services and of things happening in and around the local churches.

Much also happens during the week. There is a Prayer Group which meets once a week while the Castle Café also meets weekly for a quiz/ singalong/ talk as well as chat and a cuppa. Mums and Toddlers meet weekly, during term time – the group, which is very well attended, is run by a group of ladies from the congregation. A Knitting Group has been formed and a number of ladies are currently working on a project.

Love Your Neighbour Club (LYNC) is an offshoot of East Renfrewshire Good Causes (ERGC). It provides cleaning items on a referral basis for those in need. Tinned and dried foodstuffs are also handed out. Members of the congregation deliver these to people's homes. MMCP is also a hub for the checking of Blythswood Christmas Shoeboxes. Volunteers from the congregation and their friends basically customs check the boxes. The boxes went to Ukraine in 2025. A small group collected items to add to the boxes. As Blythswood lost their large commercial unit in 2022 we also store "filler" in a room off the garage where the work takes place.

The halls are also used by a wide number of local groups including Girlguiding, Martial Arts, Judo and Tap dancing.

Achievements and Performance

2025 has been a year of consolidation as we have moved forward under our new leadership. Rev Mike Gargrave continued to be a boon as our Locum for much of the year and has continued to assist greatly even after his retirement from that position.

Regrettably it was not possible to conclude the Presbytery Mission Plan for the area during 2025. However, after many discussions, agreements were struck for all the churches within the Cluster in late 2025. In our case it involved a linkage with Clincarthill Parish Church and Presbytery conducted the formal service of linkage on 22 January 2026 introducing Rev Stuart Love as the Minister of the linked charge.

Maxwell Mearns Castle Parish Church

Trustees' Annual Report

for the year ended 31 December 2025

Financial Review

It is pleasing to be able to report that the unrestricted funds showed a surplus of £6,000 as they did in 2024. However, a closer look at the Receipts & Payments Account and notes 3 and 4 shows that there were considerable differences in the build up of the two surpluses.

The receipts for 2025 reflect a catch up in the recovery of Gift Aid Tax, the closure of the Playgroup, that there has been no draw down of funds held on our behalf by the General Trustees from rental income, allowing the balance to rise by nearly £7,000, the cuts in the Bank Rate and a drop in offerings and legacies.

The 2025 payments also saw big swings from 2024, reflecting changes in Giving to Grow arrangements including the removal of the vacancy and Presbytery allowance on the one hand offset by a reduction in Presbytery dues and 121 meeting the cost of the locum on the other and we cleared the 2024 shortfall. Other decisions meant salary costs were reduced to nil as a result of the closure of the Playgroup and a number of improvements in facilities after a year of only meeting the cost of essential repairs.

In 2025 there was no movement in the restricted funds (2024 deficit of £600).

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 at least 6 months' expenditure including designated funds. At the year end the church held unrestricted funds of £106,984 (2024: £100,714).

The church also held restricted funds of £20,020 (2024: £20,020) which have been provided for the purposes specified in Note 2.

Structure, Governance and Management

Governing Document

Initially, the Church was administered in accordance with the terms of the Model Deed of Constitution. In May 2025 it changed to a Unitary Constitution.

Recruitment and Appointment of Trustees

Under the Model Deed of Constitution, members of the Kirk Session and the Congregational Board 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. In a ministerial vacancy, Presbytery appoints an Interim Moderator who is also a trustee.

The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Maxwell Mearns Castle Parish Church

Trustees' Annual Report

for the year ended 31 December 2025

Organisational Structure

Under the Model Deed of Constitution, the Kirk Session, which normally meets eight times a year, is responsible for spiritual affairs within the church. The members of the Kirk Session are also members of the Congregational Board.

The Congregational Board is responsible for the temporal affairs of the church. It is chaired by the minister or a designated member, elected from its membership, and also normally meets eight times in a year.

However, under a Unitary Constitution, the Kirk Session is responsible for both spiritual and temporal affairs within the church. Accordingly the Congregational Board ceased to exist on 14 May 2025 on the change to a Unitary constitution.

New Finance and Pastoral Care teams have been created.

Reference and Administrative Information

Charity Name:	Maxwell Mearns Church of Scotland
The Name the Charity is Known By	Maxwell Mearns Castle Parish Church
Charity Registration Number:	SC017317
Congregation Reference Number:	160874
Contact Address	The Church Office Waterfoot Road Newton Mearns Glasgow, G77 5RE

Trustees

Kirk Session Members

Rev J Gemmell	(to 1/12/25)	W Lithgow	
Rev S Love	(from 1/12/25)	N MacKenzie	(to 28/5/25)
R Barclay		D McNicol	
J Barkley	(to 28/5/25)	H Russell	
C Dunn	(to 12/1/25)	P Siviter	
C Govan		K Walker	
I Lithgow		M Walker	

Congregational Board Members (elected)

B Adkins	A Leonard
M Campbell	A Lowson
S Clark	D Lowson
G Cuthbert	M Scott

With the change to a Unitary Constitution on 14/5/25 the elected members of the Congregational Board ceased to be Trustees. However, they continue to serve on teams but have no vote.

Maxwell Mearns Castle Parish Church
Trustees' Annual Report
for the year ended 31 December 2025

Principal Office-bearers

Minister: Rev S Love (from 22/1/26)
Interim Moderator Rev J Gemmell (from 10/9/24 to 1/12/25)
Rev S Love (from 1/1/25 to 22/1/26)

Session Clerk: C Dunn (to 12/1/25)
D McNicol (from 12/1/25)

Clerk to the Board: C Dunn (to 12/1/25)
D McNicol (from 12/1/25 to 14/5/25)

Church Treasurer: J Barkley (to 28/5/25)
P Siviter (from 10/9/25)

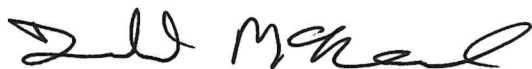
Independent Examiner
R Coulter CA
91 Hillend Road
Clarkston
G76 7XT

Bankers
Virgin Money
The Avenue
Newton Mearns
G77 6AA

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 in 2016. 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 24/3/2026 and signed on their behalf by.



Session Clerk

Maxwell Mearns Castle Parish Church
Charity No: SC017317

Independent Examiner's Report to the Trustees of Maxwell Mearns Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 12.

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.

Robert C. Coulter

R Coulter CA
91 Hillend Road
Clarkston
G76 7XT

Date: 17/7/2026

Maxwell Mearns Castle Parish Church
Receipts and Payments Account
for the year ended 31 December 2025

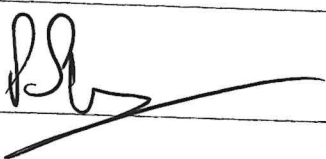
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	3	63,227	-	63,227	47,220
Legacies		500	-	500	5,000
Activities for Generating Funds		-	-	-	-
Bank & Deposit Interest		4,836	-	4,836	5,451
Investment Income		-	-	-	-
Hall lets		10,831	-	10,831	12,433
Rental of Premises		15,761	-	15,761	14,400
Grants		-	-	-	-
Drawn down from General Trustees		-	-	-	5,200
Playgroup		-	-	-	7,376
		95,155	-	95,155	97,080
Assets and Investments		-	-	-	-
Sale of fixed assets		-	-	-	-
Sale of Investments		-	-	-	-
Total Receipts		95,155	-	95,155	97,080
Payments					
Cost of Generating Funds	4	1,892	-	1,892	2,016
Charitable Activities	4	86,993	-	86,993	89,421
Governance Costs	4	-	-	-	-
		88,885	-	88,885	91,437
Assets & Investments	4	-	-	-	-
Total Payments		88,885	-	88,885	91,437
Excess/(Deficit) of Receipts over Payments for the year before transfers		6,270	-	6,270	5,643
Transfers	2	-	-	-	-
Excess/(Deficit) of Receipts over Payments		6,270	-	6,270	5,643

Maxwell Mearns Castle Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balances					
Bank and deposit balances brought forward		100,714	20,020	120,734	115,091
Movement in year:					
Excess/(Deficit) of Receipts over Payments		6,270	-	6,270	5,643
Bank and deposit balances carried forward	2	106,984	20,020	127,004	120,734
Investments at market value					
None		-	-	-	-
Assets					
Buildings	7	-	450,000	450,000	130,000
Equipment	7	-	2,924	2,924	5,431
Gift Aid Receivable		7,000		7,000	17,000
		7,000	452,924	459,924	152,431
Liabilities					
Giving to Grow		-	-	-	1,253
Accruals		5,000	-	5,000	5,000
		5,000	-	5,000	6,253

The accounts were approved by the Trustees on 24/3/2026 and signed on their behalf by:


 _____ Session Clerk


 _____ Treasurer

Maxwell Mearns Castle Parish Church
Notes forming part of the accounts
for the 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. Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	100,714	95,155	(88,885)	-	106,984
	-----	-----	-----	-----	-----
	100,714	95,155	(88,885)	-	106,984
	-----	-----	-----	-----	-----
Restricted funds					
Christian Support	20	-	-	-	20
Y&C Workers	20,000	-	-	-	20,000
	-----	-----	-----	-----	-----
	20,020	-	-	-	20,020
	-----	-----	-----	-----	-----
Total Funds	120,734	95,155	(88,885)	-	127,004
	=====	=====	=====	=====	=====

Purposes of Funds

Christian Support Fund - this fund was established to support those locally in financial need.

Youth and Children's Workers Fund – this fund was established as a result of the National Giving Day in 2021 with the specific purpose of funding the work of a Youth and Children's Worker.

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Offerings	42,690	-	42,690	46,788
Tax Recovered on Gift Aid Donations	20,164	-	20,164	-
Other Donations	373	-	373	432
	-----	-----	-----	-----
	63,227	-	63,227	47,220
	=====	=====	=====	=====

Maxwell Mearns Castle Parish Church
Notes forming part of the accounts
for the year ended 31 December 2025

4. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<i>Cost of Generating funds</i>				
Costs re letting manse	1,892	-	1,892	2,016
<i>Charitable Activities</i>				
Giving to Grow/M&M allocation	45,187	-	45,187	24,928
Presbytery Dues	1,850	-	1,850	6,396
Minister's expenses	-	-	-	416
Locum	156	-	156	6,835
Pulpit Supply	709	-	709	2,034
Council Tax	-	-	-	361
Other Salary Costs	-	-	-	12,903
Fabric repairs & maintenance	11,421	-	11,421	6,892
Heat and light	14,018	-	14,018	12,549
Insurance	5,201	-	5,201	4,931
Water charges	-	-	-	-
Cleaning	3,471	-	3,471	4,533
Ground maintenance	1,166	-	1,166	1,226
Photocopier	40	-	40	53
CCLI	1,405	-	1,405	1,366
Telephone	553	-	553	600
Computer & AV costs	545	-	545	362
Other Office costs	693	-	693	2,119
Youth Work expenses	90	-	90	117
Local Outreach	488	-	488	800
	86,993	-	86,993	89,421
<i>Governance Costs</i>				
Independent Examiner's Fee	-	-	-	-
<i>Other Payments</i>				
Purchase of Fixed Assets - Equipment	-	-	-	-
Total	88,885	-	88,885	91,437

Maxwell Mearns Castle Parish Church
Notes forming part of the accounts
for the year ended 31 December 2025

5. Trustee Remuneration and Related Party Transactions

During the year two trustees received travel expenses totalling £93. In addition, Norman MacKenzie received £100 in respect of pulpit supply.

Mr A Leonard's company received £460 in respect of maintenance and improvement work carried out 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.

7. Fixed Assets

	Manse	Other		
	£	Buildings	Equipment	Total
	£	£	£	£
Cost/Book Value at 1 Jan 2025	130,000	-	5,431	135,431
Purchased during year	-	-	-	-
Disposals during year	-	-	-	-
Depreciation for year	-	-	-	-
Gain on change to show at market value	-	-	(2,507)	(2,507)
	320,000			320,000
Book Value at 31 Dec 2025	450,000	-	2,924	452,924

The Charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and Halls, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. The church is responsible for meeting all running costs including repairs and maintenance which are charged to the Receipts & Payments Account in the year in which payment is made.

The Manse, which is vested in the name of office bearers of the Church, was included at cost. No depreciation was charged as the trustees were satisfied that the market value considerably exceeded cost based on quoted selling prices of similar local properties. The trustees have now decided to show the manse at estimated market value, based on a valuation provided by Clyde Property, and the accounts reflect the resultant gain.

Equipment costing in excess of £10,000 is included in fixed assets and depreciated on a straight line basis over 5 years.

Maxwell Mearns Castle Parish Church
Notes forming part of the accounts
for the year ended 31 December 2025

8. Contingent Liability

The Church property which the Charity uses are vested in the Church of Scotland General Trustees. The Church grounds also contain Mearns Castle. Mearns Castle, which is attached to the Sanctuary, is a 15th century building Grade A Listed "At Risk".

In 2019, a meeting was held with representatives of the General Trustees and Glasgow Presbytery to discuss the way forward for Mearns Castle following concerns over the risk to the Congregation and the general public from the effects of deterioration of the castle fabric. Following the meeting, some work was carried out including sealing windows and measures to prevent bird access. A small committee continues to monitor any issues emerging in relation to the Castle and reports to the Kirk Session.

No obligation or cost is recognised at the date of the report because the nature and circumstances of an event requiring expenditure and the amount of such expenditure cannot be measured reliably and is not probable.

9. Collections for Third Parties

	2025	2024
	£	£
East Renfrewshire Foodbank	315	-
Prince & Princess of Wales Hospice Bellahouston	315	-
Lodging House Mission	-	326
ER Good Causes	-	326
	-----	-----
	630	652
	=====	=====

Maxwell Mearns Castle Parish Church
Year ended 31 December 2025
Appendix

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	<u>-</u>	<u>-</u>
Market Value of Balances at 31 December	<u>-</u>	<u>-</u>
REVENUE ACCOUNT		
Credit Balance at 31 December	<u>8,464</u>	<u>1,674</u>