GLASGOW: MARYHILL RUCHILL PARISH CHURCH OF SCOTLAND



ANNUAL REPORT

AND

ACCOUNTS

2025

Congregation No: 161069

Charity No: SC014538

Glasgow: Maryhill Ruchill Parish Church of Scotland

Reference and Administrative Information

Charity Name:	Glasgow: Maryhill Ruchill Parish Church of Scotland
Charity Registration Number:	SC014538
Congregation Reference No:	161069
Church Address:	1990 Maryhill Road Glasgow G20 0EF www.maryhillruchill.org.uk

Trustees

Kirk Session

Fenella Connell	Dorothy Lennox	Margaret Munck
Mary Darroch	Jean McKenzie	Isobel Robertson
Jane Harris	Stuart Matthews	Victoria Rudebark
Janet Hayes	Joanna Meacock	Lesley Sabey

Treasurer

Shona Logan

Principal Office-Bearers

Minister:	Rev. Stuart Matthews
Session Clerk:	Fenella Connell
Church Treasurer:	Shona Logan

Other Members of Ministry Team

Deacon:	James Hamilton DCS
Community Outreach Worker:	Iona Craig
Church Officer:	Shona Logan
Church Officer:	Donovan Logan

Independent Examiner

Kristina Bowie
18 Ledi Road
Glasgow
G43 2AJ

Principal Bankers

The Royal Bank of Scotland
116 Cowgate
Kirkintilloch
Glasgow
G66 1JX

GLASGOW: MARYHILL RUCHILL PARISH CHURCH OF SCOTLAND
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31ST 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 accounts 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective from 1 January 2019.

Structure, Governance and Management of the Church

Governing Document

The Church is administered in accordance with the terms of the Church of Scotland's Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

The Church is governed by its Board, which is known as the Kirk Session, and the Trustees are elders of the Church. As such, great thought and consideration is put into nominating and appointing elders who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session meets roughly six times per year and oversees the running of the church, for spiritual, financial and material matters. The Kirk Session is chaired by the Minister, who is elected by the congregation and inducted by Glasgow Presbytery.

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 Parish We Serve

As a result of the Union, our parish now has c.23,000 people and covers a wide area: from Acre in the north to the River Kelvin and the Firhill Basin in the south and from Cadder and Ruchill in the east to North Kelvinside in the west. The size of the parish is due to the congregation being formed from the union of Maryhill and Ruchill Kelvinside in 2022. Further change has been navigated this year with the review of our buildings being undertaken three years on from the Union. The result of this time of reflection was to agree to dispose of the Mackintosh Halls. This was a very difficult, decision and yet one that will secure the mission of the church here in Maryhill for many years to come. The practical process of selling the building will extend into 2026.

We serve a varied parish with areas of wealth next to pockets of real deprivation. It suffers from the problems which are characteristic of any deprived inner-city area: alcohol and drug abuse, difficult housing, violence, vandalism, together with the challenges and joys of an increasingly multicultural society. Life expectancy is lower than the Scottish average (five years lower for men and four years for women) and 32% of the population have a long-term limiting illness or disability.

Almost half (42%) of people of working age are unemployed or on benefits. This means that 44% of children are living in households where the main breadwinner is either under-employed, unemployed

or on benefits. Generational unemployment is so common that young people grow up with very low expectations of life and work. For many, it's difficult to break out of the situation as 60% of those who are unemployed have no qualifications.

How We Worship

We offer worship for all every Sunday at 11am, with a prayer meeting beforehand, followed by tea and coffee. There is also worship at 11.30am on Wednesdays, followed by lunch. Our style is a mix of traditional and modern and we strive to make all feel welcome and at home. We are pioneering a model of intergenerational church, examining all elements of our worship to make space for all ages and learning styles.

Members of the congregation take part in leading worship – not just readings and prayers but also delivering the sermon or a talk. We love encouraging our members and developing their gifts and this has been a real blessing on our church to see people grow and share with the congregation. We trialled using Facebook Live for those who can't be with us in the building but the decision was made to not continue offering this. Holy Communion is celebrated the last Sunday of March, June and October and at some point in the Easter and Christmas seasons. At Christmas time we have an all-age Nativity service in the lead up to Christmas, followed by a Watchnight service on the 24th and a morning service on the 25th December. We celebrate Christian Unity Week every January with neighbouring Churches across Maryhill and offer Holy Week services in a different Church each evening. Most years, in late summer, we hold a leaders' day away to the Bield. This is a very important time as it gives focus to and shapes much of our work for the year ahead through the reflection and planning that takes place.

Youth Activities

The church organises a varied number of youth activities. On a Sunday morning, all ages join together for worship. A key opportunity for engagement with young people and families is in the church service: sharing the learning and enjoying creative challenges set each week.

The church is also the base for uniformed youth groups: the 152nd Glasgow Boys' Brigade meet in the church hall while the 90th Glasgow Girls' Brigade Company (which is also affiliated to the church) meets in the nearby Belcraig Community Centre. The local Guide company (128th Guides and Brownies) have been meeting in The Mackintosh Halls and have moved into the church building following the closure and move to sale of the Halls. The 2nd Rainbows also meet in the church.

We usually hold an annual Holiday Club during the summer holidays and for the past year have done so over two weeks, in partnership with the Immaculate Conception. The mornings are spent delivering a club for primary children and the afternoons are dedicated to offering activities for the teenagers who help run the Club. This year we brought it back down to one week but also ran evening sessions for young adults. We worked with over forty children and young people through the week, enabled by a team of over twenty adults.

Achievements and Performance

Average Sunday attendance is in the range of 50-70 people of all ages. Registered membership of the congregation at the end of 2025 was 110 (2024 – 139). In 2025 we welcomed no new elders.

Various organisations use our building. In all, it is estimated that about 55 young people and over 400 adults are involved in using the building through the week for the different regular activities.

Schools Work

The Ministry Team have continued to be active in the local primary schools: Cadder, Caldercuilt, High Park, North Kelvinside and Parkview. Support is provided in a variety of ways, from supporting seasonal events, to taking classes and assemblies within the Religious Education curriculum.

Our Deacon, Jim Hamilton, offers weekly rugby lessons, while Stuart has shaped a number of art workshops. Both Jim and Stuart, along with the help of volunteers, provide workshops in the schools at Easter and Christmas. These are always good fun, enjoyed by the children and encouraging to the team. All these activities mean that we have regular contact and good relationships with all the primaries in our parish. Stuart and Jim are part of a joint chaplaincy with other churches to Cleveden Secondary School, offering classes and assemblies.

Jim is also part of an ecumenical team offering a weekly Scripture Union group in Cleveden. Outwith our parish, Stuart is chaplain to Kelvinside Academy and Glasgow Academy. In the wider community, Jim is a Church Representative for Education Matters for Glasgow City Council on its City Administration Committee. He is also Convener for the Education, Learning & Nurture Committee in Glasgow Presbytery.

Church Activities in the Community

We offer a variety of groups for all ages with volunteers making all of these activities possible – with the Ministry Team providing supervision and support. Starting with the youngest, there is a weekly Stay & Play group, which is widely appreciated. It offers a chance for parents, grandparents and carers to come together for peer support and a chance to play with their little ones. There is a wide variety of toys on offer, as well as time for singing and a snack. In August 2025 the group moved back from the Sanctuary space at The Mackintosh Halls to the church at 1990 Maryhill Road and now runs before the Gaffe Caff, which follows on – making for a very busy Friday. We've been really encouraged by the engagement at both activities since the move.

Our children have many chances to come together through the week thanks to the aforementioned uniformed youth groups. We also have 'Breakout', a fortnightly group for young people aged 12+ to come and play sports and board games, craft or bake.

For adults, our Friday Focus meets fortnightly from September to June, offering a topic for discussion (often led by a speaker) and tea and cake and closing with a thought for the day. The Highway Club is held weekly under the auspices of Glasgow's Golden Generation and offers a social gathering and entertainment for seniors.

We have continued to grow our partnership with our Roman Catholic neighbours at the Immaculate Conception. The Ecumenical Group (made up of members from both churches) have organised a number of events through the year, both social and spiritual. These events are greatly appreciated by both congregations and well supported.

Social and fundraising events are held each year – primarily our long-established Spring and Christmas fayres, with this year seeing us add a monthly bake sale to help raise funds. As well fundraising, these events are important in helping build connections in the community – both between local residents and between the church and community.

Members of the Ministry Team also conduct baptisms, weddings and funerals for any families in the parish who request a service. This includes preparation meetings for baptisms and weddings and pastoral support for grieving families. Through the year, 8 funerals were conducted, usually outwith the church building, both for families who have a church connection and those with none. There was

1 wedding and 1 baptism, including 0 adult baptisms and 0 services of Thanksgiving and Dedication of a Child.

Jim continues to sit on the Board of the Maryhill Integration Network (MIN). This is a local charity in which volunteers work together with statutory agencies to welcome and give support for asylum-seeker families and refugees. MIN provides a variety of activities to both offer support and bring the community together to build relationships. Jim also represents the church on Cadder Community Festival Group, which is responsible for organising the annual Gala Day. This is a great organisational undertaking and Jim puts in a lot of effort to make sure the community has a low-cost, fun family day out.

Jim was honoured with a British Empire Medal (BEM) in June in recognition of his work as a Deacon for over 25 years in the Community. He is the Chair of Maryhill Activity Directory (MAD), with Iona being the Treasurer and Stuart being the Secretary. MAD is a bi-annual booklet listing hundreds of activities going on in the area with a variety of different groups and clubs and something for all ages. It also lists support and emergency services to help people find the help that they need. It is a hugely valuable resource with 15,000 copies being made available in community hubs over the two year lifespan of the booklet. It is a hugely valuable resource and the initiative is supported by local politicians, public bodies and third sector organisations. The launch of the latest booklet will be in June 2026.

In the years when a new edition of MAD is not being launched, MAD hosts a community celebration award event – People Make Maryhill. This took place in June of 2025 and was held in the Sanctuary at The Mackintosh Halls. It is a celebration of volunteering – recognising unsung heroes in the community who go the extra mile to make Maryhill a better place. The community nominated who they thought deserved the award and then a panel chose roughly 50 winners. The winners were then invited to a celebration event where everyone was presented with an artist-designed certificate and mug, as well as a pin badge.

Together We Make Maryhill

In September 2018 we launched Together We Make Maryhill – a project encouraging activity within the community but with a focus on developing and nurturing volunteers. Volunteering is a great way to develop and discover skills, meet new people, try new things and build confidence. We believe that what volunteers gain through volunteering is just as valuable as what the community gains through the activity offered. The project has been the main focus of Iona Craig, Community Outreach Worker. Iona has served with us for over ten years in the staff team in a variety of roles and longer as a member of the church family. The end of the year saw her move on from her role and it has proven to be a time of adjustment for all the church family. She will be enormously missed.

Volunteering remain a key focus of our work and our partnerships. Sometimes people need a little extra help to navigate through the process and this is where the staff support comes in. The church's community connections make us an excellent safe space for people to turn and then we can join them up with a suitable organisation.

In September 2021, following on from the pandemic and building on the strengths of the partnership with the Immaculate Conception RC Church, we made the transition to sharing this work. The role of Community Outreach Worker is now shared between the two communities of faith and we fundraise and plan the work together. The scope of the work continues to grow and while the majority of this funding is for staff costs, funds are also allocated towards project costs, training and an annual residential trip for our young people.

Financial Review

Investment Policy and Performance

The investments of the Church are invested in the Growth and Income Funds of the Church of Scotland Investors Trust ("COSIT") and thereby obtain the benefit of professional management, continuous portfolio supervision, spread of investment risk and economies of scale. COSIT has an ethical investment policy and does not invest in companies substantially involved in alcohol, tobacco, gambling or armaments.

Capital invested in the Growth Fund is largely equity based and is intended for long term investment. The funds are operated on a unitised basis and aim to provide capital growth whilst generating income for Church purposes.

The total return was positive in 2025 with the Growth Fund returning 9.6% (2024: 11.2%) and the Income Fund 8.3% (2024: 6.4%) from income distributed and capital growth.

Risk Management

Although the Trustees have not discussed the risks specifically this year, the general truths of risks remain – including the continuing effects (and risks) of the pandemic. The risks are:

- The need to increase our income
- The increasing costs involved in the upkeep of our buildings
- The changing nature of lets in our buildings
- The ageing congregation
- The effects of the Presbytery Plan

The Session and Finance Team are fully aware of the above concerns and have considered the charity's financial requirements and are making plans to mitigate the risks noted.

Unrestricted Funds

The principal source of income is from donations and legacies, which totalled £121,833 for the year (2024: £107,738). Overall income was £210,370 against total expenditure of £221,472 giving a reported deficit for the year of £11,102 before gains on investments which totalled £36,958 and a gain on revaluation of fixed assets of £94,093 giving a total increase in funds of £119,949.

The overall value of funds closed at £1,757,458, of which £133,275 comprised bank and cash balances.

Restricted Funds

Together We Make Maryhill – this meets the cost of the Community Outreach Worker (COW) and other costs relating to encouraging work in the community. We are very grateful to a number of bodies who provided grants of £31,820 during the year and the Immaculate Conception RC Church for it meeting half of the costs of the COW. The accounts record a surplus this year of £8,334 leaving a balance to carry forward of £23,139.

MackinTots – this regards funds received for under 5s and their families. This is funds left over from a trial of a family hub at the end of 2024, where we offered a Stay & Play Monday to Friday during school hours for six weeks. The trial was not continued but we are using the remaining funds for work with under 5s.

Music Fund – these are funds received in order to offer musical events to the community.

Reserves Policy

In order to ensure the continued viability of the Church, it is the Trustees' policy to hold reserves in respect of the General Fund of up to one year's expenditure. At the year end, the Church had cash funds

of £126,248 relating to the General Fund. The Church also had £7,027 relating to the designated Fabric Fund. It is the Trustees' policy that cash reserves of up to £15,000 can be held for that fund in order to meet any urgent unexpected fabric work. The investments held for the Fabric Fund are intended as long-term investments that provide income for the fund, as well as potentially long-term growth. However, if necessary, some of the investments may be sold.

The Church also had restricted reserves of £35,030 at the end of the year as shown in note 15.

Trustees' Responsibilities in Relation to the Financial Statement

The charity Trustees are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity Trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 28 June 2026 and signed on their behalf by

Fenella Connell

Mrs Fenella Connell
Session Clerk

GLASGOW: MARYHILL RUCHILL PARISH CHURCH OF SCOTLAND
SC014538

Independent Examiner's Report to the Trustees of Glasgow: Maryhill Ruchill Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 20.

Respective responsibilities of trustees and examiner

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

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

Kristina Bowie

11th September 2026

Kristina R Bowie F.C.C.A.
18 Ledi Road
Glasgow
G43 2AJ

Glasgow: Maryhill Ruchill Parish Church of Scotland
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	121,833	-	121,833	107,738	2,000	109,738
Charitable activities	2	46,825	32,484	79,309	58,161	66,756	124,917
Other trading activities	3	29,146	-	29,146	30,000	-	30,000
Investment Income	4	12,566	-	12,566	12,904	-	12,904
Other	5	-	-	-	2,166	-	2,166
Total income		210,370	32,484	242,854	210,969	68,756	279,725
Expenditure on:							
Raising funds	6	2,231	-	2,231	1,497	-	1,497
Charitable activities	6	219,240	27,709	246,948	233,077	44,557	277,634
Total expenditure		221,471	27,709	249,179	234,574	44,557	279,131
Net income/(expenditure) before gains/losses on investments		(11,101)	4,775	(6,325)	(23,605)	24,199	594
Net gains/(losses) on investments		36,958	-	36,958	40,371	-	40,371
Net income/(expenditure)		25,857	4,775	30,633	16,766	24,199	40,965
Transfers between Funds		-	-	-	-	-	-
Gain on revaluation of fixed assets		94,093	-	94,093	-	-	-
Net movement in funds		119,950	4,775	124,726	16,766	24,199	40,965
Reconciliation of funds:							
Total funds brought forward		1,637,509	30,254	1,667,763	1,620,743	6,055	1,626,798
Total funds carried forward	15	1,757,459	35,030	1,792,489	1,637,509	30,254	1,667,763

Glasgow: Maryhill Ruchill Parish Church of Scotland
Balance Sheet
as at 31 December 2025

	Note	£	2025 £	£	2024 £
Fixed Assets:					
Tangible assets	10		1,106,981		1,013,885
Investments	11		515,892		478,934
Total Fixed Assets			1,622,873		1,492,819
Current Assets					
Debtors	12	6,000		12,195	
Cash at bank and in hand		169,057		173,424	
Total Current Assets		175,057		185,619	
Liabilities					
Creditors falling due within one year	13	5,441		10,675	
Net Current Assets			169,616		174,944
Assets less Current Liabilities			1,792,489		1,667,763
Creditors falling due after more than one year	14		-		-
Net Assets			1,792,489		1,667,763
The funds of the charity:					
Endowment funds			-		-
Restricted income funds			35,030		30,254
Unrestricted income funds			1,757,459		1,637,509
Total charity funds	15		1,792,489		1,667,763

The accounts were approved by the trustees on 28 June 2026 and signed on their behalf by:

Fenella Connell

Session Clerk

Shona M. Logan

Treasurer

Accounting Policies

The principal accounting policies, which have been applied in the current year in dealing with items which are considered material to the accounts, are set out below. This is consistent with 2024 subject to a change to include the Mackintosh building at market value this year which resulted in a gain of £94,093.

Basis of preparation

The accounts have been prepared under the historical cost convention, modified to reflect the inclusion of investments, the Mackitosh building and the former manse at market value, and in accordance with applicable accounting standards, 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) (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.

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.

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 (contd.)

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.
The Charity is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

Fixed Assets

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. 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.

The former manse of Ruchill Kelvinside which is vested in Local Trustees is included at market value as estimated by the Trustees.

The Mackintosh Halls owned by the charity were built in 1896 and only improvements have been capitalised and depreciated over 10 years. However, during 2025 it was decided that they should be sold and accordingly they have been included in the 2025 accounts at market value.

All other fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised.

Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives.

Furniture & Fittings	10 years
Audio visual and sound equipment	4 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

Maryhill Ruchill Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
1	**Donations and Legacies**						
	Offerings	43,092	-	43,092	39,278	-	39,278
	Tax Recovered on Gift Aid	4,002	-	4,002	-	-	-
	Legacies	-	-	-	11,223	-	11,223
	Donations	1,992	-	1,992	7,664	-	7,664
	Grants	72,747	-	72,747	49,573	2,000	51,573
	Other		-	-	-	-	-
		121,833	-	121,833	107,738	2,000	109,738
2	**Income from Charitable activities**						
	Hall lets	42,475	-	42,475	52,650	-	52,650
	Weddings and funerals	300	-	300	780	-	780
	Congregational events	4,050		4,050	4,731		4,731
	TWMM events		1,235	1,235	-	1,864	1,864
	Grants (TWMM)	-	34,100	34,100	-	49,861	49,861
	Grants (Other)		(2,851)	(2,851)		15,031	15,031
		46,825	32,484	79,309	58,161	66,756	124,917
3	**Income from other trading activities**						
	Rent of Mitre Road	29,146	-	29,146	30,000	-	30,000
		29,146	-	29,146	30,000	-	30,000
4	**Investment income**						
	Dividends received	10,527	-	10,527	10,527	-	10,527
	Deposit interest	2,039	-	2,039	2,377	-	2,377
		12,566	-	12,566	12,904	-	12,904
5	**Other Income**						
	Drawn down from General Trustees		-	-	-	-	-
	Gain on sale of fixed assets	-	-	-	-	-	-
	LPOW (Grant)	-	-	-	2,166	-	2,166
		-	-	-	2,166	-	2,166

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
6	**Analysis of Expenditure**						
	Raising Funds						
	Offering Envelopes	-	-	-	-	-	-
	Cost of Generating Funds - Manse Agency Fee	2,166		2,166	1,497		1,497
	Cost of Generating Funds - Other	65	-	65		-	-
		2,231	-	2,231	1,497	-	1,497
	Charitable Activities						
	Giving to Grow						
	Contributions	51,879	-	51,879	36,812	-	36,812
	Presbytery Dues	3,645	-	3,645	3,829	-	3,829
	Minister's Expenses	3,306	-	3,306	3,624	-	3,624
	Deacon's Expenses	1,590	-	1,590	1,068	-	1,068
	Council Tax	5,624	-	5,624	5,124	-	5,124
	Pulpit Supply	-	-	-	-	-	-
	Other Salary Costs	62,966	12,134	75,100	41,303	23,447	64,750
	Fabric Repairs & Maintenance	29,264	-	29,264	34,020	-	34,020
	Fabric Improvements	-	-	-	2,803	-	2,803
	Water & Insurance	8,221	-	8,221	7,324	-	7,324
	Heating and lighting	39,419	-	39,419	36,884	-	36,884
	Church Office Expenses, inc. broadband & phone	2,640	-	2,640	2,162	-	2,162
	Organ and Music Expenses			-	100		100
	Outreach (TWMM)	-	14,867	14,867	-	19,528	19,528
	Independent Examiner	-	-	-	-	-	-
	Depreciation	997	-	997	50,198	-	50,198
	Mitre Road expenses	3,954	-	3,954	950	-	950
	Mainly Music	-	-	-	-	-	-
	Donations		-	-	3,644	-	3,644
	Other expenses	5,736	708	6,444	3,233	1,582	4,815
		219,240	27,709	246,948	233,077	44,557	277,634
	Total	221,471	27,709	249,179	234,574	44,557	279,131

7 Staff costs and numbers

	2025	2024
	£	£
Salaries and wages	73,508	63,158
Social security costs	-	-
Pension costs	1,592	1,592
Total	75,100	64,750

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

	2025	2024
	Number	Number
Premises maintenance	2	2
Outreach	2	2
	4	4

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.

8 Trustee Remuneration and Related Party Transactions

During the year one trustee (the Minister) received reimbursement of expenses incurred in respect of council tax, travel and other expenses totalling £6,734 (2024 - £6,367).

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 £12,300 was donated to the congregation by Trustees. (2024 - £11,842)

9 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.

10 Tangible Fixed Assets

	Former Manse	Mackintosh Property Improvements	Furniture & Fittings	Audio Visual & Sound Equipment	Total
	£	£	£	£	£
Cost/valuation					
At 1 January 2025	750,000	457,170	9,971	13,937	1,231,078
Additions	-	-	-	-	-
Reduction to Market Value	-	(107,170)	-	-	(107,170)
Disposals	-	-	-	-	-
At 31 December 2025	750,000	350,000	9,971	13,937	1,123,908
Accumulated Depreciation					
At 1 January 2025	-	201,263	1,994	13,936	217,193
Charge for year	-	-	997	-	997
Eliminated on change to market value	-	(201,263)	-	-	(201,263)
At 31 December 2025	-	-	2,991	13,936	16,927
Net Book Value					
At 31 December 2025	750,000	350,000	6,980	1	1,106,981
At 31 December 2024	750,000	255,907	7,977	1	1,013,885

11 Investments

	2025	2024
	£	£
Market value at 1 January	478,934	438,563
Purchased during the year	-	-
Sold during the year	-	-
Gain /(loss) on revaluation	36,958	40,371
Market value at 31 December	515,892	478,934
Investments at cost	384,992	384,992
Net gains/(losses) on disposal of investments		
Sale proceeds	-	-
Market value at 1 January	-	-
Net realised gains/(losses) in year	-	-
The following investments are held:		
Church of Scotland Investors Trust Growth Fund	503,671	467,067
Church of Scotland Investors Trust Income Fund	12,221	11,867
	515,892	478,934

12 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	6,000	6,000
Prepayments		547
LPOW Grant		2,166
Other - Rent Due		3,482
	6,000	12,195

13 Creditors falling due within one year

	2025	2024
	£	£
Accruals	1,508	9,172
Other taxes and social security costs	3,932	1,503
	5,441	10,675

14 Creditors falling due after more than one year

	2025	2024
	£	£
None	-	-

15 Movement in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Gain/(Loss) on Manse/ Investments £	Transfers £	At 31 December 2025 £
Endowment funds						
None	-	-	-	-	-	-
	-	-	-	-	-	-
Restricted funds						
Together We Make Maryhill	14,805	35,335	(27,001)	-	-	23,139
MackinTots	13,449	(2,851)	(708)	-	-	9,891
Music Fund	2,000	-	-	-	-	2,000
	30,254	32,484	(27,709)	-	-	35,030
Unrestricted funds						
Designated Fabric Fund	44,969	-	-	2,398	-	47,367
Fixed Assets	1,013,885	-	(997)	94,093	-	1,106,981
General Fund	578,655	210,370	(220,474)	34,560	-	603,112
	1,637,509	210,370	(221,471)	131,051	-	1,757,459
Total funds	1,667,763	242,854	(249,179)	131,051	-	1,792,489

Analysis for Previous year	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Gain/(Loss) on Manse/ Investments £	Transfers £	At 31 December 2024 £
Endowment funds						
None	-	-	-	-	-	-
	-	-	-	-	-	-
Restricted funds						
Together We Make Maryhill	6,055	51,725	(42,975)	-	-	14,805
MackinTots	-	15,031	(1,582)	-	-	13,449
Music Fund	-	2,000		-	-	2,000
	6,055	68,756	(44,557)	-	-	30,254
Unrestricted funds						
Designated Fabric Fund	41,614	1,000	-	2,355	-	44,969
Fixed Assets	1,064,083	-	(50,198)	-	-	1,013,885
General Fund	515,046	209,969	(184,376)	38,016	-	578,655
	1,620,743	210,969	(234,574)	40,371	-	1,637,509
Total funds	1,626,798	279,725	(279,131)	40,371	-	1,667,763

15 Movement in Funds (contd)

Purposes of Restricted Funds

Together We Make Maryhill: This is a fund to meet the costs of the Community Outreach worker and other costs realting to developing a programme of volunteering and work with young people and older people. Its work is, to a substantial extent, funded by grants for this purpose.

MackinTots:

Music Fund:

Purposes of Unrestricted Funds

Fabric Fund: This fund is held to meet unexpected fabric repairs

Fixed Assets: The fund represents the net book value of the fixed assets

General Fund: This fund deals with the day-to-day running of the Church.

16 Analysis of Net Assets Among Funds

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£	£
Fixed Assets	-	1,106,981	-	-	1,106,981
Investments	475,552	40,340	-	-	515,893
Current Assets	132,249	7,027	35,781	-	175,057
Current Liabilities	(4,690)	-	(751)	-	(5,441)
Net assets at 31 December 2025	603,112	1,154,347	35,030	-	1,792,489

Previous year	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£	£
Fixed Assets	-	1,013,885	-	-	1,013,885
Investments	440,992	37,942	-	-	478,934
Current Assets	147,587	7,027	31,005	-	185,619
Current Liabilities	(9,924)	-	(751)	-	(10,675)
Net assets at 31 December 2024	578,655	1,058,854	30,254	-	1,667,763

17 Collections for Third Parties

	2025	2024
	£	£
Lodging House Mission	502	211
Maryhill Activity Directory	-	49
Parent's Circle	1,080	1,090
Christian Aid	303	
	1,885	1,350

Glasgow: Maryhill Ruchill Parish Church of Scotland

Appendix

Year ended 31 December 2025

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

	2025 £	2024 £
CAPITAL ACCOUNT Type 56		
Credit Balances held at 31 December at cost	18,302	18,302
Market Value of Balance at 31 December	20,015	19,633
REVENUE ACCOUNT		
Credit Balance at 31 December	12,931	12,593
TEMPORARY ACCOUNT		
Credit Balance at 31 December	-	-
Total Market Value of Accounts at 31 December	32,946	32,226