

The Church of Scotland

St Mark's Church of Scotland (Oldhall): Paisley

Trustees Report

and

Financial Statements (Receipts & Payments Accounts)

Year to 31 December 2025

Congregation No: 140775

Charity No: SC 011210

St Mark's Church of Scotland (Oldhall): Paisley

Reference and Administration Information

Charity Name	St Mark's Church of Scotland (Oldhall): Paisley
Charity registration number	SC011210
Congregational registration number	140775
Contact Address	334 Glasgow Road Ralston Paisley PA1 3DL

Principal Office-bearers

Rev Dr A S Blakesley – Minister
Dr C Reid – Session Clerk
Mrs J Wright – Treasurer

Trustees

The Trustees who served the charity during the period were as follows:

MEMBERS OF THE KIRK SESSION

Mr G Allan	Mr G Black	Mrs A Black
Mr A Boyd	Mrs I Boyd	Mr S Burns
Mr A Campbell (retired July 25)	Mrs M Currie	Mr K Dunsmore
Mrs M Everett	Mr S Fergusson	Mrs R Forrest
Mr J Goodall	Mr A Grant	Mr G Hair
Mrs K Grant	Mrs C Hair	Mrs N Hamilton
Mrs E Macdonald	Mrs M McKellar	Mrs P McLean
Mr G McLintock	Miss J Morgan	Mr R Pollock
Mrs I Pollock	Dr C Reid	Mrs S Smith
Mr A Taylor	Mr R Tonner	Mrs S Tonner
Mr R Weston	Miss E Wilkie	Mrs J Wright

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ference and Administration Information (continued)

Independent examiner

Mr W Whyte
31 Dunchurch Road
Ralston
Paisley
PA1 3JW

Bankers

Bank of Scotland
The Cross
Paisley
PA1 1DB

St Mark's Church of Scotland (Oldhall): Paisley
Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Constitution).

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, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Unitary Constitution

We function under the Unitary Constitution; a single body of the Kirk Session and its constituent committees oversees both civil and spiritual issues of the Church. These include everything from pastoral care to property and from finance to vision for the future.

OBJECTIVES AND ACTIVITIES

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Centred in the heart of the community of Ralston and Oldhall, St Mark's Church, Oldhall continues to give spiritual and practical support to both our Church family and the wider community of the parish. The objectives of the Church are based totally on its Mission Statement "To build a congregation with an active faith, committed to worship and learning, within a loving Christian fellowship encompassing people of all ages; to reach and meet the spiritual, practical and social needs of the congregation and community; to encourage people of the community to become involved in the life and work of the Church and to develop a personal relationship with Christ."

Our Sunday services are available in person or live via you tube. We hold midweek services during Winter months. Our Kirk Session meetings are held in person, and our bible study and prayer group meetings are held in person and on zoom.

Our junior church (Evolution) meets every Sunday and the youth group (TRASH) meet on Sunday evenings where they, after informal beginnings can discuss biblical themes relevant to today's world. Our church worker continues his involvement in Ralston Primary School, organises Messy Church, Easter Holiday Club and The Junction, a youth club for P6 to S3 pupils, now split into two groups because of numbers involved.

We host two other churches, Kingdom Ambassadors and The Church of the Nazarene who use our premises on Sunday afternoons.

Our Rainbows, Brownies, Girl Guides and Boys' Brigade hold full programmes and we host a Little Kickers football group, dance class, after school care and Sweaty Mamas exercise class. We support Ralston Seniors Club, which meets weekly in our halls, following withdrawal of their funding by ROAR in mid 2025.

ACHIEVEMENTS AND PERFORMANCE

Our pastoral care team continue to keep in touch with those in care homes, the housebound, those in hospital and those going through a difficult time and those celebrating. This is done by phone calls, emails, letters, cards and visits. Flowers that have been in the church are also delivered to members who are ill, bereaved or celebrating special occasions. Elders keep in regular touch with their districts.

Our roll stands at 322 with average Sunday attendance of 100-120 and a further 50-80 on line.

As usual it has been a busy year with our usual church events. An Easter BBQ, a plant sale and "Treemendous event" involving outside groups and church groups decorating trees and having a friendly coffee morning with home baking. We held our bring and share lunch and we also supported the community council at the Ralston Games. We hold a monthly dementia friendly café. We held 2 over 80s afternoon teas and we send Christmas gifts to this group as well.

As a Christian fellowship we are all too aware of those less fortunate than ourselves. During 2025 we have supported several charities with special retiring offerings and continue to support the local foodbank and Renfrewshire Women's Aid.

We are working very hard on our upcoming union with Sherwood/Greenlaw church with joint services held in each church and sharing duties within the services with readers from both congregations and joint stewarding as required. It is hoped this union will take place towards the back end of 2026.

Our community cafe goes from strength to strength and is proving a great success such that we now open on Saturdays as well as Wednesday, Thursday and Fridays. We are very grateful to the volunteers who do all the preparation behind the scenes and those who serve the public in the cafe. It is a tremendous focus for the local community, there being no similar facility in the area and people come from distant parts to visit. The home baking and the soups being special attractions.

Our church magazine "The Marksman" lists all important congregational information and we are grateful for the diligent and careful editing involved in its production.

St Mark's Church of Scotland (Oldhall): Paisley
Trustees' Annual Report (contd)
Year ended 31 December 2025

Financial Review

The principal source of income is gift aid donations, freewill offerings and open plate donations augmented by tax recovered on gift aid donations. Total donations in 2025 were £118,702 (2024 - £118,271) a small increase of £431 over last year. For Unrestricted Funds, overall income was £148,513 against running costs of £161,035 resulting in a shortfall of £12,522 (2024 - +£8,992).

The Community Café had a surplus of income over expenses of £18,898 (2024 - £11,257) which was divided between the Church Worker Fund and renewal of equipment for the café. Overall, Restricted Funds income was £74,053 and outgoings £73,849 giving a net surplus of £204 (2024 - +£14,696).

The net outflow of all funds for the year was £12,318 (2024 - +£23,688).

Reserves Policy

It is the Trustees policy to hold reserves – defined as the total of Unrestricted Funds – of at least six months operating costs. In a normal year of operating costs of around £160,000, this would indicate holding Reserves of about £80,000, therefore the current Unreserved Funds of £93,070 comfortably meet this target.

Statement of Trustee's 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 the 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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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 and signed on their behalf



Dr Colin Reid
Session Clerk
St Mark's Church of Scotland (Oldhall): Paisley

Independent Examiner's Report

to the Trustees of St Mark's Church of Scotland (Oldhall): Paisley

I report on the accounts of the charity for the year ended 31 December 2025 that are set out on the following pages 8 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

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:
 - a) 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
 - b) 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



Date.....4/3/26.....

William H Whyte, BA
Independent Examiner
31 Dunchurch Road
Paisley, PA1 3JW

**St Marks Church of Scotland (Oldhall) Paisley Receipts
and Payments Account**

Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Donations	2	118,702	0	118,702	118,271
Legacies		0	0	0	0
Fundraising Activities		3,760	0	3,760	6,664
Weddings & Funerals		3,253	0	3,253	1,650
Bank & Deposit interest		1,641	0	1,641	2,003
		<u>127,356</u>	<u>0</u>	<u>127,356</u>	<u>128,588</u>
Use of Premises		18,685	0	18,685	15,034
Flower Fund		0	1,014	1,014	936
Giving Day		0	0	0	11,314
Guild Receipts		2,472	0	2,472	1,720
Seniors Club Receipts		0	6,392	6,392	0
Grant - Seniors Club		0	5,000	5,000	0
Grant - Church worker 2024 & 2025		0	0	0	16,000
Church Worker Fund		0	3,788	3,788	9,727
Grant - Community Café Development		0	0	0	2,361
Donations - Community Café		0	0	0	293
Community Café Trading		0	51,647	51,647	37,327
Grant - Winter Connections		0	0	0	2,000
Collected for Third Parties		0	6,212	6,212	4,503
<u>Total Receipts</u>		<u>148,513</u>	<u>74,053</u>	<u>222,566</u>	<u>229,803</u>
<u>Payments</u>	3				
Costs of generating funds		243	0	243	243
Charitable activities		160,792	73,849	234,641	205,872
<u>Total Payments</u>		<u>161,035</u>	<u>73,849</u>	<u>234,884</u>	<u>206,115</u>
Excess of Receipts over Payments for the year before Transfers		-12,522	204	-12,318	23,688
Transfers		0	0	0	0
Excess of Receipts over Payments for the year		<u>-12,522</u>	<u>204</u>	<u>-12,318</u>	<u>23,688</u>

Marks Church of Scotland (Oldhall) Paisley

Statement of Balances

Year ended 31 December 2025

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances				
brought forward 1 st Jan 2025	105,592	53,604	159,196	135,507
<u>Movement in year:</u>				
Excess of Receipts over Payments	-12,522	204	-12,318	-3,383
Bank & deposit balances				
carried forward 31 Dec 2025	<u>93,070</u>	<u>53,808</u>	<u>146,878</u>	<u>132,124</u>
<u>Assets</u>				
Property (Church Manse)	350,000		350,000	350,000
Gift Aid Tax Receivable	<u>5,000</u>		<u>5,000</u>	<u>5,080</u>
	<u>355,000</u>		<u>355,000</u>	<u>355,080</u>
<u>Liabilities</u>				
Heat & Light	<u>3,034</u>		<u>3,034</u>	<u>2,700</u>
	<u>3,034</u>		<u>3,034</u>	<u>2,700</u>

The accounts were approved by the Trustees on

and signed on their behalf by :-



Colin Reid

Session Clerk



Julie Wright

Treasurer

St Marks Church of Scotland (Oldhall) Paisley

Notes to the Accounts

1 Movement in Funds

	At 1st January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31st December 2025
	£	£	£	£	£
Restricted Funds					
Church Worker Fund	35,915	3,788	26,569	15,000	28,134
Community Café Trading	0	51,647	32,749	-18,898	0
Community Café Development	16,064	0	2,088	3,898	17,874
Flower Fund	913	1,014	1,119	0	808
Seniors Club	0	11,392	5,024	0	6,368
Collections for Third Parties	712	6,212	6,300	0	624
	53,604	74,053	73,849	0	53,808
Unrestricted Funds					
Fabric Fund	34,240	0	6,828	0	27,412
Legacies Fund	7,795	0	0	0	7,795
KSBF Fund	263	0	0	0	263
Guild Fund	2,095	2,472	2,583	0	1,984
General Fund	61,199	146,041	151,624	0	55,616
	105,592	148,513	161,035	0	93,070
Total Funds	159,196	222,566	234,884	0	146,878

Purposes of Restricted Funds

Church Worker Fund - Funds generated from the Community Café trading surplus and from church members donations and activities.

Community Café Trading - Providing a Community Café for members and outreach to the local community.

Community Café Development - Fundraising for creation and ongoing maintenance of a Community Café.

Flower Fund - For the provision of flowers at church services.

Collections for Third Parties - Retiring offerings and other activities undertaken for the purpose of specific third parties.

Seniors Club - Weekly community club providing lunch, activities & entertainment.

Purposes of Unrestricted Funds

Fabric Fund - Funds set aside by the Trustees for the maintenance of church property

Legacies Fund - Legacies left to the church for unspecified general purposes.

KSBF Fund - Kirk Session Benevolent Fund for distribution at the discretion of the Minister and Kirk

Guild Fund - Funds held and administered by St Marks Guild for regular activities and charitable purposes.

Note: The Community Café Trading surplus of £18,898 was distributed as follows - Church Worker Fund - £15,000 and Community Cafe Development - £3,898.

Marks Church of Scotland (Oldhall) Paisley

Notes to the Accounts (Contd)	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
2 Analysis of Donations				
Offerings	88,742	0	88,742	88,046
Tax Recovered on Gift Aid Donations	19,505	0	19,505	18,942
Open Plate Offerings	8,975	0	8,975	8,763
Donations	1,480	0	1,480	2,520
	<u>118,702</u>	<u>0</u>	<u>118,702</u>	<u>118,271</u>
3 Analysis of Payments				
Costs of generating funds				
Offering envelopes	243	0	243	243
	<u>243</u>	<u>0</u>	<u>243</u>	<u>243</u>
Charitable Activities				
Giving to Grow	73,604	0	73,604	65,513
Presbytery dues	2,728	0	2,728	776
Minister's Expenses	1,361	0	1,361	1,167
Pulpit supply	110	0	110	330
Other Staffing Costs	18,382	26,569	44,951	43,244
Repairs & Maintenance	28,970	2,088	31,058	34,587
Manse Council Tax	2,538	0	2,538	3,335
Heat & Light	17,297	0	17,297	11,602
Insurance	3,497	0	3,497	3,061
Telephone & Internet	1,456	0	1,456	1,164
Printing Stationery & Postages	2,157	0	2,157	1,681
Organ & Music	1,455	0	1,455	1,498
Evolution/Youth Expenses	1,206	0	1,206	1,209
Community Café Operating Costs	0	32,749	32,749	26,131
Seniors Club Costs	0	5,024	5,024	0
Misc Church Expenses	3,448	0	3,448	3,859
Misc Funds Expenses	2,583	7,419	10,002	6,715
	<u>160,792</u>	<u>73,849</u>	<u>234,641</u>	<u>205,872</u>

Notes to the Accounts (Contd)

4. Trustee Remuneration and Related Party Transactions

Miss Nicola Wright, daughter of Mrs Julie Wright, a Trustee, was paid £397 (2024 – Nil) for services as Community Café supervisor during the year.

£2,538 was paid for Manse Council tax (2024 - £3,335) and Ministers Expenses of £1,361 (2024 - £1,167) were paid.

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

5. 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. Ministers' 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) £39,856.

	2025	2024
6. Collections for Third Parties	£	£
Erskine Care Home	425	367
Toilet Twinning	255	277
Renfrewshire Food bank	2,349	0
Renfrewshire Women's Aid	50	0
Embrace the Middle East	0	339
Guild Gifts	750	800
Christian Aid	2,186	1,430
Glasgow City Mission	285	627
Tear Fund	0	230
	6,300	4,070