

GIFFNOCK UNITED REFORMED CHURCH
163 FENWICK ROAD, GIFFNOCK, GLASGOW G46 6JB
Registered Charity No. SC002124

TRUSTEES REPORT AND ANNUAL ACCOUNTS 31ST DECEMBER 2025

Giffnock United Reformed Church has its origins in 1820 when a group of Gaelic speaking students formed their own Church. This grew in its early years, and eventually became English speaking. The church occupied several buildings over the years until 1936, when the Church moved to Giffnock and where it has established its home.

The Church Buildings and Manse are owned by the Church.

The Trustees of the Church during 2025 were:- Messrs D McEwan, R Henderson, M Williams, D Christie, K Brown, Mrs A Christie, Mrs A Queen, Mrs P Craig, Mrs M Stewart, and Mrs A Macpherson.

The Church constitution is an unincorporated association established in terms of the United Reformed Church Act 2000.

The Elders are called to serve by the membership and are ordained into service in an act of worship.

The principal objective of Giffnock United Reformed Church is to be a Church serving the community and to preach the word of God. During 2024, we were sad to lose our minister as she moved to the Methodist Church. We are presently vacant.

2025 has been a difficult year for us. We eventually received an eviction order for the manse tenant due for non payment of rent, which subsequently involves additional legal fees.

The tenant was eventually evicted in early 2024 when we gained possession of the manse. However the condition of is in poor condition and is too expensive to repair as we do not have the funds.

We are grateful to our members and friends for their continued support over the last 12 months.

We are an ageing congregation with an old building requiring regular maintenance, and this needs to be carried out by professionals. We have ended the year with a small surplus of £2,575.49 .

As this includes the legacy of £10,000, this will be transferred to the legacy fund, which would leave it in a deficit position.

To rectify this we have closed the Roof Repairs Fund and transferred this to General Reserves.

	2025	2024
CURRENT ASSETS		
Cash at Bank	£ 77,291.39	£ 74,715.90
Clydesdale Bank PLC	£ 77,291.39	£ 74,715.90
CAPITAL		
Balance of Funds		
Benevolent Fund	£ 902.23	£ 902.23
General Reserve Fund	£ 7,354.18	£ 8,345.80
Legacies Fund	£ 68,283.90	£ 58,283.90
Reserve Fund Roof Repairs	£ -	£ 6,432.89
Special Offerings & Donation	£ 751.08	£ 751.08
	£ 77,291.39	£ 74,715.90

Total Funds

The accounts have been presented to the Trustees of the Church and to the members on 22nd February 2026 and have been approved.

Signed on behalf of the Trustees of Giffnock United Reformed Church

Church Secretary and Trustee.

Sharon M. Christie

Giffnock United Reformed Church**Registered Charity No. SC002124****Receipts & Payments Account for the year ended 31st December 2025****Ordinary Receipts**

	2025	2024
	£	£
GIFT AIDED DONATIONS	22685.00	24875.00
NON-GIFT AIDED DONATIONS	50.00	345.00
PLATE	1073.70	2356.24
SUB TOTAL OF OFFERINGS	23808.70	27576.24
INCOME TAX RECOVERED	1805.75	6771.50
DONATIONS	22366.61	23717.00
SATURDAY AND OTHER SALES	573.00	949.90
CHARITABLE RECEIPTS	48.86	9.00
INTEREST	1202.11	1836.47
PROPERTY LETTING INCOME (net of expenses)	5158.27	6661.40
INSURANCE CLAIM	42370.06	
SYNOD GRANT	843.43	
LEGACIES RECEIVED	10000.00	
PANCAKE DAY	320.60	
SUNDRY INCOME	513.28	443.66
	109,010.67	67,965.17

£	109,010.67		£	67,965.17
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Ordinary Payments

	2025	2024
INSURANCE	9,517.98	7,997.06
POWER LIGHT AND HEAT	9,728.31	14,009.33
SUNDRY PAYMENTS	1,727.40	750.00
TELEPHONE & POSTAGE	734.13	792.29
ORGAN SUPPLY	100.00	210.00
PULPIT SUPPLY	1,050.00	300.00
MUSIC & COPYRIGHT LICENCES	344.86	333.72
REPAIRS AND RENEWALS	5,025.13	11,865.54
ANNUAL PAYMENTS TO CHARITIES	320.00	894.40
GENERAL EXPENSES	650.00	322.50
CHURCH OFFICER'S SALARY & EMPLOYERS NIC	14,971.82	14,405.52
CHURCH ORGANIST	6,570.00	6,240.00
MINISTRY & MISSION - GENERAL FUND	12,000.00	9,999.96
COUNCIL TAX	3,397.30	425.00
CLUSTER COSTS	0.00	6,420.00
LEGAL FEES	0.00	2,559.17
INSURANCE CLAIM	40,108.10	0.00
IT	190.15	0.00
	£ 106,435.18	£ 77,524.49
DEFICIT FOR YEAR		
LEGACY TRANSFERRED TO LEGACY FUND		-9,559.32
SURPLUS TRANSFERRED TO GENERAL RESERVES	2,575.49	

£	109,010.67		£	67,965.17
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DONATIONS	2025	2024
	£	£
Birthday Parties	£ 200.00	£ -
Bloodwise	£ 420.00	£ 380.00
Diet & Fitness	£ 899.00	£ 2,098.00
Greenbank	£ 240.00	£ -
Happy Hounds	£ 2,600.00	£ 3,625.00
Harlequin	£ 225.00	£ 475.00
Lunchbite	£ 112.77	£ -
McCarthy Dance Group	£ 12,849.84	£ 10,216.00
National Trust	£ 90.00	£ -
Parent & Toddler	£ 250.00	£ 500.00
Kennedy Court	£ 245.00	£ 50.00
Scouts	£ 2,500.00	£ 2,500.00
Sundry donations	£ 200.00	£ 230.00
Sunshine Club	£ 160.00	£ 1,428.00
Tai Chi	£ 1,375.00	£ 1,285.00

TOTAL DONATIONS

£ 22,366.61

£ 22,787.00

Summary of Funds Statement

Benevolent Fund	902.23
General Reserve Fund	7,354.18
Legacies Fund	68,283.90
Reserve Fund Roof Repairs	0.00
Special Offerings & Donations	751.08

£ 77,291.39

Balance on hand:-

Clydesdale Bank PLC

74,715.90

£ 74,715.90

Summary of cash flow

Opening Balance 1/1/2025	£ 74,715.90
Total income for year	£ 109,010.67
	£ 183,726.57

Total expenditure for year £ 106,435.18

Cash Balance 31/12/25

£ 77,291.39

INDEPENDENT EXAMINER'S REPORT

I confirm that I have carried out an examination on 16th January 2026.
and have found the books and records to be in correct order - Robert M Wyllie

