

MILLERSTON UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No. SC004293

A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

1545 CUMBERNAULD ROAD, GLASGOW, G33 1AB

Congregation Report and Financial Statements

Year ending 31 December 2025

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Office Bearers, Trustees and Members of the Courts of the Congregation serving during Year ending 31 December 2025

Minister/ Interim Moderator

Rev. Dr. David Miller

Office Bearers

**Session Clerk
Clerk to Deacons Court
Treasurer**

**Gordon Steel
Margaret McIntyre
Robert Yeaman**

Property Trustees

**Minister, Session Clerk, Clerk to the Board, Treasurer
(ex Officio)**

Kirk Session

**Minister/Interim Moderator
Session Clerk**

**Elders:- John Archer, Norma Corrigan, Katharine Kilgour
Calum Kilgour, Charlotte Macdonald, Gordon Steel,
Mary Turley, Grace Yeaman, Robert Yeaman**

**Congregational Board
Committee of Management
Deacons Court**

**Minister
Clerk
Elders
Elected Members:- Margaret McIntyre**

Bankers

The Royal Bank Of Scotland

Independent Examiner

Miss Linda Bruce

Congregation Report year ending 31 December 2025

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly, this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister/ Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Deacons Court of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister/ Interim Moderator of this Congregation is appointed by the Presbytery of the West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Deacons Court. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

Last year we began this report by quoting Psalm 103 verse 2, where the Psalmist writes "Praise the Lord, O my soul, and forget not all his benefits". And as we gather for our annual general meeting each year, we have a good chance to do just this, namely, to review the previous year and to give thanks to God for His blessings to us.

And as we look back over this last year, two big things have stood out. One is the refurbishment of the sanctuary. This time last year we knew we had funds in place, and we had already fitted new lights outside and inside. We were really thankful when, through Sandy Crawford, a builder and a member of Darnley UF church, we were introduced to Phil Marr, a project manager, who was able to steer the whole project through to completion. The refurbished sanctuary makes a very favourable impression on folk who see it for the first time, and it also allows some flexibility in the style of our worship services. We were able to employ this for our Christmas family service, and may well do so again.

The psalmist also writes "Unless the Lord builds the house the builders labour in vain" (Psalm 127, verse 1). I think we should take this as a challenge to us to remember that what we long to see being "built" here in Millerston is not just a nice, refurbished sanctuary, but a renewed and growing congregation. And here is our second cause for thankfulness. Over the last few years it's been a real encouragement to see a good number of people finding a spiritual home with us (and it's a testimony to the welcoming nature of the congregation). So, it was great to welcome eight people into membership at the end of last year and the beginning of this year. We were also delighted at the gift of baby Jireh to Daud and Sarah. And we continue to thank God for his enabling us to do what we do as a congregation. We are still small, and many of us feel quite frail, yet the Lord seems to continue to strengthen us to carry on, despite our limitations.

The heart of our life as a church family continues to be our times of worship on a Sunday morning. Our services continue to run in hybrid form, with the majority of folk worshipping in the sanctuary and a number joining us on Zoom. This flexibility has been particularly appreciated by folk who for various health reasons are not able to get out, and it is great to be able to have a shared worship experience – despite the odd technical glitch, or when the minister forgets to unmute himself! We continue to be grateful to Gordon Steel as he manages the technical side of things. We are grateful too to all those who have helped out over the year to welcome people at the door, and to serve tea and coffee in the hall after our services, and to those who serve humbly by taking their share on the cleaning rota (and we are grateful to those who have joined in these ministries of service).

Prayer is crucial to the life of any church. We have continued to take a day a month to focus on prayer for renewal and growth in the life of the congregation. We have enjoyed using the material called Fruitfulness on the Frontline produced by London Institute of Contemporary Christianity, monthly on a Monday evening, and we are about to launch an in-person Bible study, again monthly, on alternate Monday mornings to our day of prayer. Our worship group, led by Gordon Steel, contributes regularly to our services, especially over Christmas and Easter, and they have been encouraged by a new influx of people joining them. Our men's breakfast has also continued, with as many as a dozen joining. We also enjoyed good food and good fun with another of our Beat The Blues steak pie evening in January of this year. Thanks to Gordon and the supper committee for catering, and to Robert Yeaman for producing another quiz.

Our Kirk Session and Deacons Court meetings continue, as these two groups oversee the spiritual life of the congregation and also look after the fabric and finances. We are grateful to all our elders and deacons, and especially to those who are office bearers, namely Gordon Steel, the Session Clerk, Robert Yeaman, both our treasurer and our property convenor, and Margaret McIntyre, the Clerk to the Deacons Court. We are thankful for all that they do, and for the many members who serve in different ways, to help maintain our buildings and to ensure that this is a welcoming place. We should say a special thank you this year to Robert, as he concludes his time serving as treasurer, and to Katharine Kilgour who has volunteered to take over. And we thank Gordon Steel who has been editor of the Millerston Messenger for many years as he steps down from this, and thank Calum Kilgour who is taking on this role.

And in various ways we continue to seek to serve the community round about us. Our Cheery Cup drop-in on Friday mornings has continued to be a place of welcome, where folk from the church family and from the wider community come to enjoy good tea and coffee, home baking and good conversation. We are grateful to Katharine Kilgour, Jeanette Miller, Cath Rainey, Hilda McDonald, Betty Kelly and Sylvia Kerrigan (and for part of the year Serita Barnard) who have formed the core team running this, baking, preparing the tables, serving and clearing up afterwards. Good numbers come on Fridays, and also on Tuesdays to our coffee and craft group. We have continued collecting food and other goods for the Northeast Glasgow Foodbank, which has been appreciated by the team down in Parkhead. In one sense all that we offer is just a drop in the ocean in the face of the needs we see around us, but oceans are made up from lots of drops, and we are grateful to God that He has provided us with the means and the generosity to help others and to demonstrate God's love to people in these ways.

The craft group have also continued to work together on a number of projects to help us connect with the local community. They have knitted a number of objects – hearts for Valentines Day, stars for Christmas and poppies for Remembrance – which they have then placed on benches and posts around Hogganfield Loch, to inspire conversation and to make people think. We continue to pray that He will lead more folk to join, not just Christians finding a spiritual home here, but others from the communities round about coming to personal faith in Jesus.

So, despite all the challenges which we face, we give thanks that the Lord continues to keep us and, through the generous giving of His people, to provide for the church's needs. We believe He will continue to keep us and to use us, and we trust that He will provide further opportunities for us to show and share the good news of Jesus in our communities in the months and years ahead.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 7 to 10 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2025 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The ordinary receipts and Payments of the General Fund for the year amounted to £39,089.86 and £39,838.03 respectively and showed a deficit of £748.17. The total of all Congregation Funds at 31 December 2025 was £156,231.81. During 2025 a transfer of £15,000 was made from the General Fund to the Project Fund to address future refurbishment needs of the large hall and church sanctuary.

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested

7. Land and Property

Land and Property consist of Church, Church Hall together with fittings and furnishings (including communion, other ecclesiastical articles). These assets are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations' and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Deacons Court at their meeting on 4 February 2026 and by the Congregation at the Annual General Meeting held on 22 February 2026. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed.....*D. Miller*..... Minster/ Interim Moderator – Rev. Dr. David Miller

Signed.....*G. Steel*..... Session Clerk – Gordon Steel

Signed.....*M. McIntyre*..... Clerk to Deacons Court – Miss Margaret McIntyre

Signed.....*Robert Yeaman*..... Treasurer – Robert Yeaman

Date *22/2/26*

Independent Examiner's Report to the Trustees and Office Bearers of Millerston United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2025 which are set on pages **3 to 5 and 7 to 10**

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 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 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning 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 report and accounts.

Independent Examiners Statement

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

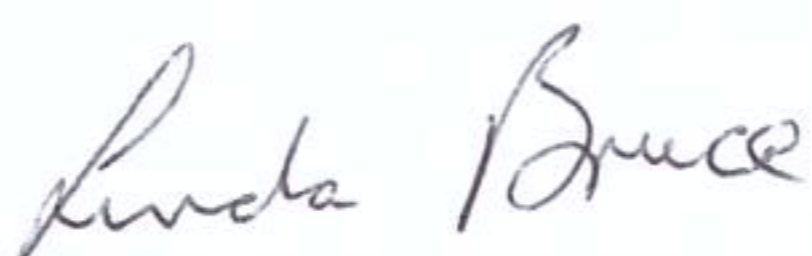
1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.

Signed:



Name:

Linda Bruce

Address

**1V Blake Road
Cumbernauld
G67 1AG**

Date:

21/1/26

Millerston United Free Church of Scotland
Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

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Fund	Nature of Fund	Balance 1.1.25 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	£
General	Unrestricted Note 1	26,303.73	39,089.86	39,838.03	-748.17	-15,000.00	-15,748.17	10,555.56		
Project	Restricted Note 2	79,378.13	11,111.75	71,782.67	-60,670.92	15,000.00	-45,670.92	33,707.21	Current A/C at 31/12/25	44,262.77
Investment	Unrestricted Note 3	101,065.44	10,903.60	0.00	10,903.60	0.00	10,903.60	111,969.04	Invest Fund A/C	111,969.04
Total Congregation Funds		206,747.30	61,105.21	111,620.70	-50,515.49	0.00	-50,515.49	156,231.81		156,231.81

Notes to the Financial Statements for the Year ending 2025

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation.
Project	Restricted	Note 2	Repairs, new projects and ongoing maintenance of the fabric of the church buildings and grounds.
Investment	Restricted	Note 3	Investments held on behalf of the Congregation which have a variable Market Value are included in the above Statement of Balances at the value at the year end. The Fund is intended to be used in the possible future purchase of a church Manse <i>Revaluations during the year are reported in the table above as 'Net Change in Fund'</i>
Governance		Note 4	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Property	Church and Halls	Note 5	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 6	Financial Statements present the receipts received and payments made during the year. There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 7	No payments have been made to any Trustee in the performance of their duties as Trustees of the Congregation.

Approval of Congregation Financial Statements for the Year ending 31 December 2025 as set out on Pages 7, 8, 9, 10 by Office Bearers authorised to sign.

Minister/Interim Moderator

David Miller

Rev. Dr. David Miller

Clerk to Deacons' Court

Margaret McIntyre

Miss Margaret McIntyre

Treasurer

Robert Yeaman

Mr. Robert Yeaman

Date 22/2/26

Millerston United Free Church of Scotland
Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund	General Unrestricted £	Project Restricted £	Investment Restricted £	Total 2025 £	Notes Details	Total 2024 £
Receipts						
	Open	0.00	0.00	5,756.47		3,716.60
	Freewill	0.00	0.00	808.00		970.00
	Freewill (Gift Aid)	0.00	0.00	22,310.00		22,190.01
	Gift Aid	0.00	0.00	4,482.53		5,256.83
Offerings	Gift Aid (GASDS)	0.00	0.00	1,186.00		980.00
	Sub Total	0.00	0.00	34,543.00		33,113.44
Donations	Baptisms/Meddings/Funerals	0.00	0.00	300.00		183.00
	Dance classes	9,111.75	0.00	9,111.75		12,489.50
	Willowpark Residents Assocn	0.00	0.00	30.00		30.00
	Pulpit/Anonymous Donations	2,000.00	0.00	3,150.00		775.74
	Sub Total	11,111.75	0.00	12,591.75	Page 10:1	13,478.24
Other	Interest/Investment Gain	0.00	10,903.60	12,411.65		3,424.39
	Stedfast	0.00	0.00	99.00		116.00
	Sub Total	0.00	10,903.60	12,510.65	Page 10:1	3,540.39
Events	Cheery Cup Coffee club	0.00	0.00	585.74		774.73
	JamSale	0.00	0.00	85.00		1,000.00
	Sunday Coffee	0.00	0.00	163.07		0.00
	Sub Total	0.00	0.00	833.81	Page 10:2	1,774.73
Extra-ordinary	Fund Transfer(from Manse)	0.00	0.00	0.00		6,628.75
	Fund Transfer(from Special)	0.00	0.00	0.00		1,120.53
	Fund Transfer(from Project)	0.00	0.00	0.00		93,000.00
	Sub Total	0.00	0.00	0.00		100,749.28
Missions	Glasgow City Mission	0.00	0.00	396.00		524.00
	Benevolence	0.00	0.00	230.00		395.00
		0.00	0.00	626.00	Page 10:3	919.00
Total Receipts				61,105.21		153,575.08

Millerston United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2025

(comparative year to 31 December 2024)

Fund	General Unrestricted £	Project Restricted £	Investment Restricted £	Total 2025 £	Notes Details	Total 2024 £
Ministry	21,399.81	0.00	0.00	21,399.81	Page 10:4	20,055.84
	145.00	0.00	0.00	145.00		220.00
	21,544.81	0.00	0.00	21,544.81		20,275.84
	3,647.34	0.00	0.00	3,647.34		3,415.35
	4,899.20	0.00	0.00	4,899.20		5,072.01
Property	0.00	71,782.67	0.00	71,782.67	Page 10:4	16,395.96
	121.66	0.00	0.00	121.66		349.96
	8,668.20	71,782.67	0.00	80,450.87		25,233.28
	144.00	0.00	0.00	144.00		84.00
	1,845.30	0.00	0.00	1,845.30		503.46
Other	667.20	0.00	0.00	667.20	Page 10:5	687.60
	130.00	0.00	0.00	130.00		312.60
	560.55	0.00	0.00	560.55		736.70
	61.98	0.00	0.00	61.98		402.53
	3,409.03	0.00	0.00	3,409.03		2,726.89
Events	475.76	0.00	0.00	475.76	Page 10:5	536.19
	496.10	0.00	0.00	496.10		89.62
	164.63	0.00	0.00			60.00
	1,136.49	0.00	0.00	1,136.49		685.81
	4,331.00	0.00	0.00	4,331.00		4,200.40
Contributions	122.50	0.00	0.00	122.50	Page 10:5	123.00
	4,453.50	0.00	0.00	4,453.50		4,323.40
	0.00	0.00	0.00	0.00		250.00
	0.00	0.00	0.00	0.00		93,250.00
	0.00	0.00	0.00	0.00		524.00
Extra-ordinary	396.00	0.00	0.00	396.00	Page 10:3	395.00
	230.00	0.00	0.00	230.00		0.00
	626.00	0.00	0.00	626.00		919.00
Total Payments	39,838.03	71,782.67	0.00	111,620.70		147,414.22
Surplus (Deficit)	-748.17	-60,670.92	10,903.60	-50,515.49		-97,212.61
FUND TRANSFERS						
Net Movement on Funds	-748.17	-60,670.92	10,903.60	-50,515.49		-97,212.61

Note Details of Receipts

£

1 Donations - Other

Baptism/Wedding/Funeral Donations
Willowpark Residents Association
Anon.Donations

General
300.00
30.00
1,150.00
1,480.00

Bank Interest/investment Gain
Stedfast contributions

General
1,508.05
99.00
1,607.05

Dance Class Donations
Anon. Donations

Project
9,111.75
2000.00
11,111.75

Investment Gain
Fund Transfer

Investment
10,903.60
0.00
10,903.60

Special Note

Net Fund Transfers
Transfer from General Fund to Project Fund
Shown on page 7

Project
15,000.00
15,000.00

2 Events

Cheery Cup Coffee club
Jam sale
Sunday Coffee

General
585.74
85.00
163.07
833.81

3 Receipts for Missions

Glasgow City Mission (Harvest)
Benevolence

General
396.00
230.00
626.00

Note Details of Payments

4 Property

Insurance (Church)
Gas/electricity (Church)

Audio/Equipment/Monitor
Project works

General	Project	
Church	Project	Total
3,647.34		3,647.34
4,899.20		4,899.20
121.66		121.66
	71,782.67	3,995.87
sub total	8,668.20	71,782.67
		80,450.87

Breakdown of Project Works Entry (71,782.67) Above

	Project Works	
		Total
5 CHURCH REFURBISHMENT PAYMENTS	49,769.66	
Interim- Pew and carpeting removal, preparatory flooring etc		11,227.33
Interim - Plaster refurbishment,scaffolding,dry rot removal new joists		15,132.33
Interim -Fire door replacement,choir range upgrade, decoration		4,650.00
Interim- Church Carpeting, Gable end Stain Glass glazing,painting.		18,070.00
Plumbing work to Kitchen Sink and mains water supply valve		690.00
		49,769.66
NEW GATE/PADLOCK AT OUTSIDE BINS	100.80	100.80
NEW CHAIRS	12,171.60	12,171.60
MAIN DOOR REPAIRS/PAINT	165.25	165.25
JO JUNK IT WASTE REMOVAL	1,704.00	1,704.00
PIPEWORK AT BOILER HOUSE	40.88	40.88
ANNUAL BOILER MAINTENANCE	270.00	270.00
ANNUAL FIRE APPLIANCE INSP & TEST	103.00	193.00
NEW LIGHTING INTERNAL/EXTERNAL	5,457.00	5,457.00
BOOKCASES	183.00	183.00
NEW MIXER AMPLIFIER	1,244.63	1,244.63
LOOP/PULPIT MATERIALS	116.78	116.78
SECURITY CAMERAS	270.81	270.81
PARKING SIGNAGE	185.26	185.26
		71,872.67

5

Other

Stedfast Magazine
Publications/Banners/Bibles
Office & Publicity/Photocopier
Kirk Session Gen Assembly Dues
Worship copyright/Web Costs
Accessories/Cups/Storage

General
144.00
1,845.30
667.20
130.00
560.55
61.98
Sub Total
3,409.03

Events

Coffee machine/refills for meetings
Cheery Cup/Coffee mornings
Easter Lunch/coffee

475.76
496.10
164.63
Sub Total
1,136.49

Contributions

Denomination - Target
Presbytery dues

4331.00
122.00
Sub Total
4,453.00

Payments to Missions

Glasgow City Mission(Harvest)
Benevolence

General
396.00
230.00
626.00

Special Note

Net Fund Transfers
Transfer from General Fund to Project Fund as
Shown on page 7

General
15,000.00
15,000.00