

**Chryston Church of Scotland**

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

**Congregation No: 160856**

**Charity No: SC006752**

## **Reference and Administrative Information**

Charity Name: Chryston Parish Church

Charity Registration Number: SC006752

Congregation Reference No: 160856

Contact Address: Church Office  
107 Main Street  
Chryston  
Glasgow  
G69 9LA

## **Trustees**

The trustees who served during the period from 1st January 2025 to the date the financial statements were approved were as follows:

H Backhouse, I Brown, B Elder, D Ferries, R Fleming, A Hunt, G Macarthur, G Macfarlane, A McKellan, D McLaren, M McNaught, M Malcolm, A Meikle, D Mitchell, D Montgomery, L Moore, M Rodger, H Stewart, G Tinning

## **Principal Office-bearers**

Minister: Rev Mark Malcolm

Session Clerk: Andrew McKellan

Church Treasurer: Les Moore

## **Independent Examiner**

Elise Black

## **Bankers**

Virgin Money  
110 Cowgate  
Kirkintilloch  
G66 1JU

## **Structure, Governance and Management**

### **Governing Document**

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

### **Recruitment and Appointment of Trustees**

The congregation operates under the Unitary Constitution of the Church of Scotland so that the charity trustees are the members of the Kirk Session. 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. With the exception of the Minister, trustees are appointed for a period of up to three years with the option of extending the appointment in three-yearly cycles. The Minister is appointed under conditions of tenure set by Presbytery and is currently on unrestricted tenure.

### **Organisational Structure**

The Kirk Session is chaired by the Minister as Moderator. The role of the Kirk Session is to oversee the spiritual affairs of the church and provide support for the ministry team. Operating as the trustees of the church, the Kirk Session is responsible for overseeing the matters of safeguarding, property and finance in the church. The Kirk Session met 5 times in 2025. From September, meetings were structured into two parts: the first part of the meeting dealing with trustee duties and responsibilities; and the second part of the meeting concentrating on reviewing and supporting the work of mission teams set up for Pastoral Care, Worship, Outreach & Discipleship, and Young People & Families, along with Food Safety & Hygiene, and Communication. Working teams are made up of trustees, members, adherents and committed worshippers of the congregation. A system of delegation and control sets out the terms of reference of committees, delegated powers and reporting to the Kirk Session.

In May 2025, the Kirk Session made a presentation to Ian Brown on his retiral as Session Clerk after 16 years of wholehearted, insightful and diligent service as Session Clerk.

### **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 purpose statement of the congregation is: 'To see people become mature followers of Christ within the church.'

### **Achievements and Performance**

During 2025, the congregation continued to engage with the Presbytery of Glasgow's Presbytery Mission Plan process, working as a cluster with Sandyhills Parish Church and Robroyston Parish Church. The Kirk Session remains concerned that the congregation will face a significant challenge to continue to develop and grow its mission to the parish given the potential reduction in resources available to the congregation contained within the Plan.

The Young People and Families Worker took up post in February 2024. The aim of the post is to reach out to the community to work with young families and young people, to introduce them to the love of Jesus and help them to grow to become mature followers of Jesus, and to support the existing provision for children and young families in the church. SU groups in Chryston Primary School and Chryston High School continue to grow. Reach out into the community through Hub Kids has been effective with plans to start a P7 only hub event in 2026. Different family events have been organised through the year including, family fun nights, walks, Hogmanay party and tennis. 2025 also saw the restarting of a summer holiday club. A great team with a mix of ages worked well together with over 70 primary school age children attending.

Congregational activity has once again focussed on people gathering for worship, fellowship, prayer, community engagement and pastoral care. The pattern of activities was as follows:

- Services of Worship every Sunday Morning at 10:30am and an evening service held at 6:30pm. Both services were live streamed via YouTube and Facebook for those unable to attend in person. Services of reflection were held during Holy Week and Advent.
- X-Groups for toddlers to teenagers met during part of the Sunday morning service. Approximately 20 young people attended on a Sunday. A creche was available for those 2 years of age or under. Coming Alive for teenagers took place monthly on a Friday evening.
- Meetings for Congregational Prayer were held every fortnight with around 30 attending and small groups for bible study and prayer were held on the intervening weeks with approximately 110 members attending.
- Tiny Tunes continues on Monday mornings to offer musical outreach to young children with around 75 children and their carers attending.
- Much of the outreach to the community is focussed on the Café Hub. Numbers attending were around 45 per week.
- The Boys' Brigade meets in the BB Hall with around 23 boys attending.

Average numbers attending services in 2025 were:

- \* Sunday morning services - 170
- \* Sunday evening services - 40
- \* Holy Week services - 60
- \* Advent services - 60

In December 2025, there were 513 subscribers to the YouTube channel.

Tea and coffee are provided before and after the services.

A Data Protection officer ensures the congregation adheres to the policies of the GDPR.

Safeguarding, protecting from harm the children and adults at risk who come into contact with the church, is very important to the congregation and trustees have embraced the duty to "Ensure a Safe Church for All". A Safeguarding Panel has been appointed that is headed by a Safeguarding Coordinator, who works closely with the Safeguarding Service of the national church to ensure that everything is done to prevent harm and that a proper response is made if it occurs. Guidelines are followed on safe recruitment of staff and volunteers who are working with vulnerable groups. Training is offered and, following on from 40 staff and volunteers being trained in 2024, a further 8 undertook training during 2025. Also, a further one Elder underwent specific trustee safeguarding training adding to the 16 trained in the previous two years. Records of attendance at training events are maintained. The Safeguarding Coordinator reports to each meeting of the Kirk Session.

Investment in facilities in recent years has enabled the church to offer a safe, warm, welcoming, and flexible centre for a range of congregational and community activities. The sanctuary provides a space which can be used for multiple purposes with flexible layout ranging from traditional worship to the toddlers' music activities. The high specification heating and audio-visual facilities have enhanced the building and provide a warm and comfortable environment.

## **Financial Review**

The General Fund (shown as Unrestricted Funds) is the key account of the church as it sets out the normal day-to-day spending and how it is financed, mainly by the giving of members of the congregation. In 2025, there was an excess of payments over receipts in the General Fund of £ 2,746 and the balance at the end of the year was £62,472. General donations fell slightly from £137,509 in 2024 to £135,829 in 2025. 23 people contributed through the weekly freewill offerings scheme, of which 15 are Gift Aided. 80 people gave by standing order, of which 63 are Gift Aided, and an unknown number gave via the open plate and general donations. Total receipts in the General Fund were £136,424 in 2025 compared with £140,331 in 2024. Expenditure is made up largely of payments to the Church of Scotland for Giving to Grow (the cost of employing our Minister and contributions to the cost of the national church) and Presbytery Dues, Ministry costs and building costs, including heating, lighting, and repairs. Total payments were £139,420 in 2025 compared with £146,386 in 2024.

Other funds have been set up, restricted for particular purposes. These funds have a total cash balance at the end of 2025 of £114,972 (2024 £89,409).

The Building Fund, which was set up to develop the church buildings and the manse, had a cash balance of £48,618 at the end of 2025.

A Young People & Families Local Mission Fund was created in 2023 to provide funding for the appointment of the new Young People and Families Worker, who took up post in February 2024. The balance in the fund at the end of 2025 was £19,517. A 5-year financial plan has been prepared, reflecting commitments from members and friends of the congregation, grants and contributions from other funds of the congregation. At the end of 2025, 37 persons and families were giving towards the cost.

The Mission Abroad Fund was set up many years ago to support mission projects overseas. Receipts received in 2025 were £12,097; payments of £15,152 were made; and the balance at the end of 2025 was £2,529.

Receipts arising from activity in the Café Hub were £6,712 and payments were £8,329, resulting in a balance at the end of 2025 of £6,056.

Other funds: Endowment and Benevolent Funds, and Buchanan, Shaw and MacArthur Bequests, are used to help those in need and those who are involved in Christian care and nurture. These funds are largely held in ethical investments and most of the dividends received are shared with Moodiesburn Parish Church in line with the agreement for the erection of Moodiesburn Parish Church in January 2020. The rise in the UK stock market resulted in an increase in the market value of investments in 2025. The cash balance of the funds at the end of 2025 was £30,174 and the market value of investments was £194,591.

Church organisations also hold cash balances, which, at the end of 2025, totalled £8,078.

### **Financial Prospects for 2026**

Trustees receive regular reports on the finances and continue to review spending to ensure that the congregation's financial situation remain sound.

In common with many, the church faces the challenge of increasing costs. Members and supporters who give to the church face similar pressures. The trustees are very grateful to all who generously support the work of the church despite many competing demands on their funds. It is hoped that some will be able to increase what they give towards the running of the church.

### **Reserves Policy**

Charities are required to have a reserves policy to show that they have sufficient reserves to continue to meet their obligations and to show that excess reserves are not being held.

Trustees' previous policy was to hold reserves of approximately six months' general expenditure, which, in 2026, would be in the region of £70,000. Unrestricted cash balances at the end of 2025 were £62,472. This is considered to be adequate in the current circumstances.

### **Statement of Trustees' Responsibilities**

Trustees must prepare financial statements that give sufficient detail to enable an appreciation of the transactions of the church during the financial year. 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 and signed on their behalf,

**A McKellan**

**Session Clerk**

**Date 27/01/2026**

**Independent Examiner's Report to the Trustees of Chryston Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025, which are set out on pages 6 to 11.

**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

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

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: **Elise Black**

Relevant professional qualification/ body: CPFA

Date: **05/02/2026**

**Chryston Church of Scotland**  
**Receipts and Payments Account**  
**for the year ended 31 December 2025**

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
<b>Receipts</b>						
Donations	3	135,829	47,885	-	183,714	187,260
Legacies		-	-	-	-	2,000
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit Interest		300	147	-	447	360
Investment Income		95	1,420	3,671	5,186	4,966
Rental of Premises - Hall Lets		-	15,440	-	15,440	8,135
Rental of Premises - Church House (net)		-	6,004	-	6,004	5,839
Weddings and funerals		200	-	-	200	398
Hub Café Income		-	5,912	-	5,912	4,346
Grants		-	18,300	-	18,300	-
		136,424	95,108	3,671	235,203	213,304
Assets and Investments						
Sale of fixed assets		-	-	-	-	-
Sale of Investments		-	-	-	-	-
<b>Total Receipts</b>		136,424	95,108	3,671	235,203	213,304
<b>Payments</b>						
Cost of Generating Funds	4	80	-	-	80	128
Charitable Activities	4	139,340	72,966	-	212,306	239,780
Governance Costs	4	-	-	-	-	-
		139,420	72,966	-	212,386	239,908
Assets & Investments	4	-	-	-	-	1,223
<b>Total Payments</b>		139,420	72,966	-	212,386	241,131
<b>Excess of Receipts over Payments before transfers</b>						
		(2,996)	22,142	3,671	22,817	(27,827)
Transfers	2	250	3,421	(3,671)	-	-
<b>Excess of Receipts over Payments</b>		(2,746)	25,563	-	22,817	(27,827)

**2024 comparative figures**

*Unrestricted: Receipts £140,331; Payments £146,386; Transfers £nil; Excess of Receipts over Payments £(6,055)*

*Restricted: Receipts £69,477; Payments £94,745; Transfers £3,496; Excess of Receipts over Payments £(21,772)*

*Endowment: Receipts £3,496; Transfers (£3,496) Excess of Receipts over Payments £nil*

*Total: Receipts £213,304; Payments £241,131; Excess of Receipts over Payments £(27,827)*

# Chryston Church of Scotland

## Statement of Balances

At 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note						
<b>Bank and Deposit Balances</b>						
Bank and deposit balances brought forward		65,218	89,409	-	154,627	182,454
<b>Movement in year:</b>						
Excess of Receipts over Payments		(2,746)	25,563	-	22,817	(27,827)
Bank and deposit balances carried forward	2	62,472	114,972	-	177,444	154,627
<b>Investments at market value</b>						
(cost £104,046)	7	1,727	66,628	127,963	196,318	170,616
					-	-
<b>Assets</b>						
		<b>2025</b>				<b>2024</b>
Buildings	8	170,000				170,000
Multi Media Equipment	8	11,089				16,409
Other Equipment	8	561				5,978
		<u>181,650</u>				<u>192,387</u>
<b>Liabilities</b>						
HMRC & Pension		<u>1,379</u>				<u>1,590</u>
		<u>1,379</u>				<u>1,590</u>

The accounts were approved by the Trustees on 27/01/2026 and signed on their behalf by:

_____	<b>A McKellan</b>	<b>Session Clerk</b>
_____	<b>Leslie A Moore</b>	<b>Treasurer</b>



**Chryston Church of Scotland**  
**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 January 2025 £	Receipts £	Payments £	Transfers £	At 31 December 2025 £	
<b>Unrestricted funds</b>						
General Fund	65,218	136,424	(139,420)	250	62,472	
	65,218	136,424	(139,420)	250	62,472	-
<b>Restricted funds</b>						
Building Fund	33,235	23,097	(7,714)	-	48,618	-
Young People & Families Local Mission Fund	6,522	44,142	(34,147)	3,000	19,517	
Mission Abroad Fund	5,584	12,097	(15,152)	-	2,529	
Endowment Funds	18,037	682	(989)	1,083	18,813	
Benevolent Funds	9,386	4,315	(2,363)	-	11,338	
Buchanan Bequest	23	662	-	(662)	23	
Café Hub	7,673	6,712	(8,329)	-	6,056	
Church Organisations:						
Men's Fellowship	631	-	-	-	631	
X Groups	110	-	(110)	-	-	
Tiny Tunes	8,208	3,401	(4,162)	-	7,447	
	89,409	95,108	(72,966)	3,421	114,972	
<b>Endowment funds</b>						
Shaw Bequest	-	3,329	-	(3,329)	-	
MacArthur Bequest	-	342	-	(342)	-	
	-	3,671	-	(3,671)	-	
<b>Total Funds</b>	154,627	235,203	(212,386)	-	177,444	

**Purpose of Funds**

**Endowment Funds**

These funds have been created from bequests that state that the capital should be invested for income to be used for purposes set out in the bequest. The Shaw Bequest and MacArthur Bequest fall into this category.

**Restricted Funds**

*Building Fund* : This is a fund to assist with the ongoing development of all church buildings, including the church, the halls and the manse

*Young People & Families Local Mission Fund* : This was created in 2023 to fund the appointment of a Young People & Families Worker.

*Mission Abroad Fund* : This is a fund set up to receive donations from the congregation and make payments to missionaries and organisations that serve Christ outside the United Kingdom.

*Endowment and Benevolent Funds and Buchanan Bequest* : These are funds that provide contributions to assist persons in need, organisations and persons that are involved in the Christian care and nurture of children and other charity organisations.

*Café Hub* : This is a fund set up to manage the finances of the network of Hub activities that are the main focus of the congregation's outreach to the community.

*Church organisations* ' funds are provided by members for the purposes of the particular organisation.

**Unrestricted Funds**

The *General Fund* represents the free reserves of the congregation. The trustees are free to use the General Fund in furtherance of the Church's objectives.

**Chryston Church of Scotland**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>3 Analysis of Donations</b>					
Offerings	110,874	36,534	-	147,408	152,427
Tax recovered on Gift Aid	24,230	7,950	-	32,180	31,135
Other	725	-	-	725	160
Church Organisations' Income	-	3,401	-	3,401	3,538
	<u>135,829</u>	<u>47,885</u>	<u>-</u>	<u>183,714</u>	<u>187,260</u>

**2024 comparative figures**

*Unrestricted: £137,509 (Offerings £113,879; Tax recovered £23,470; Other £160)*

*Restricted: £49,751 (Offerings £38,548); Tax recovered £7,665); Other £3,538)*

*Endowment: £nil*

**4 Analysis of Payments**  
**Cost of Generating funds**

Fundraising Costs	-	-	-	-	-
Offering envelopes	80	-	-	80	128
	<u>80</u>	<u>-</u>	<u>-</u>	<u>80</u>	<u>128</u>

**Charitable Activities**

Giving to Grow Allocation	81,013	-	-	81,013	77,470
Presbytery Dues	4,698	-	-	4,698	8,523
Minister's Expenses	4,618	-	-	4,618	4,286
Pulpit Supply	430	-	-	430	475
Building Costs	21,352	2,436	-	23,788	60,498
Council Tax	3,199	-	-	3,199	2,929
Heat, Light and Water	9,687	5,278	-	14,965	14,173
Church Office Expenses	3,432	-	-	3,432	3,743
Music and Worship	2,315	-	-	2,315	4,692
Audio Visual	1,086	-	-	1,086	-
Hospitality	2,025	-	-	2,025	1,652
Outreach and Discipleship	5,328	-	-	5,328	2,204
Other Expenditure	157	-	-	157	1,059
YP & Families Worker - Employment Costs	-	32,625	-	32,625	30,262
YP & Families Worker - Other	-	1,522	-	1,522	1,295
Kirk Session: Local Mission Support	-	3,352	-	3,352	4,890
Kirk Session: Overseas Mission Support	-	15,152	-	15,152	10,134
Kirk Session: Hub Café Expenditure	-	8,329	-	8,329	7,536
Church Organisations' Expenditure	-	4,272	-	4,272	3,959
	<u>139,340</u>	<u>72,966</u>	<u>-</u>	<u>212,306</u>	<u>239,780</u>

**Governance Costs**

Independent Examiner's fee	-	-	-	-	-
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# Chryston Church of Scotland

## Notes forming part of the accounts

for the year ended 31 December 2025

### 4 Analysis of Payments (Cont'd)

#### Other Payments

Purchase of Investments	-	-	-	-	-
Purchase of Assets	-	-	-	-	-
Multi Media Equipment	-	-	-	-	-
Other Equipment	-	-	-	-	1,223
	-	-	-	-	1,223
Total	139,420	72,966	-	212,386	241,131

#### 2024 comparative figures

Unrestricted: £146,386 (Costs of generating funds £128; Charitable activities £145,035; Other £1,223)

Restricted: £94,745 (Charitable activities £94,745)

Endowment: £nil

### 5 Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £7,818 (2024 £7,214).

### 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. 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.

### 7 Investments

	Market Value at 1 January 2025 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31 December 2025 £
M&G Equities Investment Fund for Charities (Charifund) Sterling Income The Church of Scotland Investors Trust - Growth Fund	136,746	-	-	23,696	160,442
The Church of Scotland Investors Trust - Income Fund	20,531	-	-	1,609	22,140
	13,339	-	-	397	13,736
	170,616	-	-	25,702	196,318
Held in respect of:					
<b>Unrestricted Funds</b>					
General Fund	1,472	-	-	255	1,727
<b>Total Unrestricted Funds</b>	1,472	-	-	255	1,727
<b>Restricted Funds</b>					
Buchanan Bequest	29,759	-	-	3,785	33,544
Bequeathed Funds	7,088	-	-	556	7,644
Endowment Funds	23,233	-	-	2,207	25,440
<b>Total Restricted Funds</b>	60,080	-	-	6,548	66,628
<b>Endowment Funds</b>					
Shaw Bequest	103,739	-	-	17,976	121,715
MacArthur Bequest	5,325	-	-	923	6,248
<b>Total Endowment Funds</b>	109,064	-	-	18,899	127,963
	170,616	-	-	25,702	196,318

**Chryston Church of Scotland**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2025**

**8 Fixed Assets**

	<b>Manse</b>	<b>Other Buildings</b>	<b>Multi-Media Equipment</b>	<b>Other Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Book Value at 1 January 2025	-	170,000	16,409	5,978	192,387
Purchased during year	-	-	-	-	-
Disposals during year	-	-	-	-	-
Depreciation for year	-	-	(5,320)	(5,417)	(10,737)
Book Value at 31 December 2025	-	170,000	11,089	561	181,650

**9 Collections for Third Parties**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Unicef (Jars of Grace)		240
Lodging House Mission		40
	<u>-</u>	<u>280</u>