

Cumbernauld Abronhill

Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

January 2025 to December 2025

Congregation No: 221335

Charity No: SC029326

Reference and Administrative Information

Charity Name:	Cumbernauld Abronhill Church of Scotland
Charity Registration Number:	SC029326
Congregation Reference No:	221335
Contact Address:	c/o 94 Lime Crescent Abronhill Cumbernauld G67 3PQ

Principal Office-bearers

Minister:	Vacant
Interim Moderator	Rev. Jonathan Keefe
Session Clerk	Mrs Linda Gray
Church Treasurer:	Mr Iain Bennett

Independent Examiner

Mrs A. Murphy

Bankers

Royal Bank of Scotland,
Kirkintilloch Branch
116 Cowgate
Kirkintilloch
G66 1JX

CUMBERNAULD ABRONHILL CHURCH OF SCOTLAND **TRUSTEES**

The Church governance is that of a Unitary Constitution. The Trustees are the minister and elders. All Trustees who have served during the year 2025, and up to the date of the signing of the accounts are listed below.

TRUSTEES	ADDRESS	CHANGES
Rev Jonathan Keefe (Interim Moderator)	7 Beckfield Drive, G33 1SR	
Heather Cane	180 Whiteless Road, G67 3NP	Readmitted 3/2025 after a period of inactivity.
George Gray	24 Hayston Road, G68 0BS	
Linda Gray	24 Hayston Road, G68 0BS	
Elaine Harris	141 Elder Drive, G69 0DQ	
Rena Lambie	46 Alloway Crescent, FK4 1EZ	
Joan Lavery	94 Lime Crescent, G67 3PQ	
Cath McKim	50 Hawthorn Road, G67 3LY	
Mary Manson	46 Redburn Place, G67 3NN	
Harry Robertson	14 Gean Court, G67 3LU	
Marjory Williamson	2 Laburnum Road, G67 3AB	

Structure, Governance and Management

Governing document

The Church is administered in accordance with the 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.

In a ministerial vacancy, Presbytery appoints an Interim Moderator, who is also a trustee.

Organisational structure

The Kirk Session, which is currently meeting for business bi-monthly, is responsible for both spiritual and temporal matters of the church. Certain responsibilities, including safeguarding, finance, stewardship, and property matters are delegated to relevant working groups and/or individuals as appropriate. Working groups meet regularly to deal with their relevant business.

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.

Abronhill church holds services of worship and teaching every Sunday morning in the church premises. Since the Covid pandemic Sunday morning services have been streamed live on Facebook and are available to anyone who has access to the internet. The Kirk Session believes that through this our services of worship reach a wider audience than those attending worship in the premises. Many of our members have still not returned to 'live' worship for a variety of reasons, and we are aware that at least some of these have been accessing it through our Facebook streaming. The Family development worker, until the linkage at which time she was made redundant, maintained strong links with the local primary schools, and the 'Creative Prayer' session held alongside the 'warm spaces' has continued.

We support a number of groups who use our premises free of charge, including: Cocaine Anon, St Andrew's Ambulance training, children's Gaelic choir, Guild of Friendship, warm spaces and badminton, as well as meeting spaces for Abronhill Regeneration Forum and Abronhill Housing Association. Sadly, though our guild was officially disbanded during the year due to lack of numbers attending.

Trustees' Annual Report

Year ended 31 December 2025

Achievements and Performance

Attendance has been steady at around 45-50 each Sunday, for most of the year. Post service hospitality has been increasingly well-attended and appreciated by our congregation, as well as bi-annual 'family lunches' and monthly congregation meetings which re-started in October. We post our weekly services on our open Facebook page, which anyone can access if they have the appropriate technology. It's also proved to be a valuable platform for sharing information and relevant posts.

2025 has been a busy year during which the church has gone through major change with the implementation of the Presbytery Plan according to which we were intended to unite with Condorrat Parish Church. Both congregations agreed that we should apply to have our status changed to linkage and this was accepted by Presbytery based on our submitted rationale, including the distance between the two buildings, the lack of public transport, and other important issues. After considerable work and consultation, the linkage officially took place on 28th August 2025, and subsequently the time of our Sunday service changed to 11.30 to ensure the shared worship leader had sufficient time to travel between the buildings. Unfortunately, this also meant that we lost our MDS Susan, as her post was made redundant.

Since the beginning of the year, we have enjoyed the services of a number of worship leaders through pulpit supply and have appreciated the differing worship styles they have brought. It is hoped that in 2026 we will be able to appoint a new minister to the joint charge of Abronhill and Condorrat, and to this end our section of the nominating committee was appointed in December.

Abronhill church has been designated the local 'Resilience Hub' by NLC and an emergency pack was delivered to the church early in the year.

A grant was received from Campsies fund that enabled us to hold a Garden Party to celebrate the church's 60th anniversary with people in our community, as well as a Christmas lunch for folks who might otherwise be on their own at Christmas. Both events were well-attended thanks to the many volunteers who helped make them successful.

We had several joint services with both our linked congregation and the wider cluster, all of which were well-attended by Abronhill members.

At the end of the year, we obtained quotes to replace our outdated and inefficient boilers and work should start early in 2026.

We continue to work hard to make the building and its users as comfortable and safe as possible, and to satisfy the requirements of The Church of Scotland and Glasgow Presbytery.

Many of our frail elderly members are unable to join us at the time of writing, and it has been an ongoing sadness that, for various reasons, some of our congregation have been unable to access weekly worship, despite the opportunities provided. Many of our members are committed to keeping in touch with them and to keeping session informed of any particular pastoral care needs.

The junior Gaelic choir continue to meet weekly at our premises for practice. Adults' groups: Badminton group, Cocaine Anon, including a second group, St Andrew's Ambulance and Guild of Friendship are also meeting regularly. The 'Warm spaces' initiative that started in 2022, has continued. The church is open every Tuesday from 11am – 2pm and visitors are welcome to use the space for meeting together, refreshments, warmth, and company. During the summer months we offer tea, coffee, and biscuits and in the winter, we also offer home-made soup. We continue to have a number of volunteers who serve our visitors and/or make soup. The Creative Prayer space is open at the same time where people can enjoy some quiet reflection and/ or talk with someone.

The Kirk Session meets bi-monthly. Work by the buildings and property maintenance working group and finance group has continued with the support of the Kirk Session. Our manse is currently empty and that has created a challenge for us to ensure it is properly maintained and there is a weekly inspection carried out by one of our members.

We believe we are continuing to make significant progress in a number of areas, despite the considerable challenges the church, both local and national, is facing. Our next major challenge is likely to be compiling an appropriate parish profile then finding and appointing a new minister for our linked congregations.

Financial Review

The principal source of church income is from weekly and monthly offerings, and from tax recovered through Gift Aid. In 2025, there was an increase in offerings of 18.63% for the General Fund, compared to the previous year, primarily as a result of the closure of the Building Fund and previous donations to that account now credited to the General Fund. An appeal to the congregation for an increase in donations was also successful. Irrespective to this, there has been a continuing downward trend for offerings, over the past number of years.

Our Gift Aid income for year 2025 was £4753.01. Most of our General Fund income is spent on our Giving to Grow contribution. This is paid to the C.O.S. headquarters in Edinburgh, and goes toward payment of minister's salaries, and the wider work of the church. Due to the continued financial support of our congregation throughout the year, we were able to meet our Giving to Grow requirement for 2025, of £39869.

£23493.35 was claimed for fabric related expenditure, from funds held on our behalf by the General Trustees. Most of this expenditure was for manse related repairs. It is hoped to sell the manse in 2026, as in our linkage agreement with Condorrat, their manse is to be retained.

Early in 2026, it is expected that our problematic church boilers will be replaced at an estimated cost of £27000. This will be funded from our Barclays Savings account.

During 2025, 3 of our accounts were closed, 2 Designated Funds, Guild Fund and Sunday School Fund, and 1 Restricted Fund, the Building Fund. Account balances were transferred to the General Account.

Reserves Policy

The Trustees have a policy of holding approximately 6 months reserves of ordinary monthly expenditure in order to maintain cash flow.

Statement of Trustees' 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 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 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,

Linda Gray
Session Clerk

Signed 

Date 8/3/26

**Cumbernauld Abronhill Church of Scotland
SC029326**

Independent Examiner's Report to the Trustees of Cumbernauld Abronhill 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 14.

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.

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. 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, and
 - to prepare 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 accounts to be reached.

Name: Mrs A. Murphy

Date: 11/3/26

Address: 57 Glen Fyne Rd
Craigmarloch
Cumbernauld
G68 0DD

Signature: Anne Murphy

Cumbernauld Abronhill Church of Scotland
Receipts and Payments Account
Year ended 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations to General Account	40378.16	0.00	0.00	40378.16	41605.54
Non Donation General Account Receipts	333.60	0.00	0.00	333.60	269.65
Designated Funds Receipts	0.10	0.00	0.00	0.10	834.37
Savings Accounts Receipts	362.05	0.00	0.00	362.05	407.73
Building Fund Receipts	0.00	719.28	0.00	719.28	1992.79
Legacies	0.00	0.00	0.00	0.00	0.00
Pulpit Supply	2725.00	0.00	0.00	2725.00	0.00
Grants	8322.00	0.00	0.00	8322.00	0.00
Activities for Generating Funds	0.00	0.00	0.00	0.00	0.00
Investment income	0.00	0.00	0.00	0.00	0.00
Rental of premises	0.00	0.00	0.00	0.00	0.00
Sale of assets	0.00	0.00	0.00	0.00	0.00
Sale of investments	0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees	23493.35	0.00	0.00	23493.35	12017.32
<u>Total Receipts</u>	<u>75614.26</u>	<u>719.28</u>	<u>0.00</u>	<u>76333.54</u>	<u>57127.40</u>
<u>Payments</u>					
Cost of generating funds	121.14	0.00	0.00	121.14	150.21
General Account Charitable activities	78719.62	262.72	0.00	78982.34	54370.84
Designated Funds Payments	0.00	0.00	0.00	0.00	1772.10
Savings Accounts Payments	0.00	0.00	0.00	0.00	0.00
Building Fund Payments	0.00	1320.98	0.00	1320.98	2472.20
Governance costs	0.00	0.00	0.00	0.00	0.00
<u>Total Payments</u>	<u>78840.76</u>	<u>1583.70</u>	<u>0.00</u>	<u>80424.46</u>	<u>58765.35</u>
Excess of Receipts over Payments before Transfers	-3226.50	-864.42	0.00	-4090.92	-1637.95
<u>Transfers</u>					
Transfers in	1369.88	0.00	0.00	1369.88	845.63
Transfers out	317.58	1052.30	0.00	1369.88	845.63
<u>Net Transfers</u>	<u>1052.30</u>	<u>-1052.30</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<u>Excess of Receipts over Payments</u>	<u>-2174.20</u>	<u>-1916.72</u>	<u>0.00</u>	<u>-4090.92</u>	<u>-1637.95</u>

Cumbernauld Abronhill Church of Scotland
Statement of Balances
At 31 Dec 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank and Deposit Balances</u>					
RBOS General Account (Current)					
Brought forward from previous year	13826.42	4339.48	0.00	18165.90	18914.81
Excess of Receipts over Payments	-2218.77	-262.72	0.00	-2481.49	-748.91
Balance carried forward	<u>11607.65</u>	<u>4076.76</u>	<u>0.00</u>	<u>15684.41</u>	<u>18165.90</u>
Sunday School (Current)					
Brought forward from previous year	9.93	0.00	0.00	9.93	9.79
Excess of Receipts over Payments	-9.93	0.00	0.00	-9.93	0.14
Balance carried forward	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>9.93</u>
Guild (Current)					
Brought forward from previous year	307.55	0.00	0.00	307.55	1211.82
Excess of Receipts over Payments	-307.55	0.00	0.00	-307.55	-904.27
Balance carried forward	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>307.55</u>
Barclays Savings					
Brought forward from previous year	27512.08	0.00	0.00	27512.08	27104.35
Excess of Receipts over Payments	362.05	0.00	0.00	362.05	407.73
Balance carried forward	<u>27874.13</u>	<u>0.00</u>	<u>0.00</u>	<u>27874.13</u>	<u>27512.08</u>
Building Fund (Current)					
Brought forward from previous year	0.00	1654.00	0.00	1654.00	1650.41
Excess of Receipts over Payments	0.00	-1654.00	0.00	-1654.00	3.59
Balance carried forward	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1654.00</u>
Total brought forward from previous year	41655.98	5993.48	0.00	47649.46	48891.18
Total excess Receipts over Payments	-2174.20	-1916.72	0.00	-4090.92	-1241.72
Total Balances carried forward	<u>39481.78</u>	<u>4076.76</u>	<u>0.00</u>	<u>43558.54</u>	<u>47649.46</u>
Assets					
Gift Aid Receivable Outstanding	0.00	0.00	0.00	0.00	0.00
Liabilities					
Outstanding Loan	0.00	0.00	0.00	0.00	0.00

The accounts were approved by the Kirk Session on 08 March 2026.
For and on behalf of the Kirk Session.




L. GRAY

Session Clerk

I. BENNETT

Treasurer

Cumbernauld Abronhill Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No Trustee received any remuneration or expenses during 2025.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £ (in is +ve)	At 31 Dec 2025 £
Unrestricted Funds					
General Account	13826.42	75252.11	78840.76	1369.88	11607.65
Designated Sunday School Fund	9.93	0.10	0.00	-10.03	0.00
Designated Guild Fund	307.55	0.00	0.00	-307.55	0.00
Barclays Savings Account	27512.08	362.05	0.00	0.00	27874.13
Totals	41655.98	75614.26	78840.76	1052.30	39481.78
Restricted Funds					
Building Fund	1654.00	719.28	1320.98	-1052.30	0.00
General Account - (AV) Fund	4339.48	0.00	262.72	0.00	4076.76
Totals	5993.48	719.28	1583.70	-1052.30	4076.76
Total Funds	47649.46	76333.54	80424.46	0.00	43558.54

Purposes of Designated Funds

Sunday School Fund: closed 8/25

Guild Fund: closed 2/25

Barclays Savings Account: This is a historic account to cater for unexpected expenses. (due to close 2/26)

Purposes of Restricted Funds

Building Fund: closed 9/25

Audio Visual Fund: This is a legacy fund to upgrade the church AV system.

The Church does not hold any **Endowment Funds**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of General Account Donations					
WFO Scheme (Non Gift Aid)	12737.30	0.00	0.00	12737.30	9266.37
Gift Aid Donations	19157.00	0.00	0.00	19157.00	17007.00
Tax Recovered on Gift Aid Don.	4753.01	0.00	0.00	4753.01	5983.50
Ordinary Offerings (Open Plate)	919.50	0.00	0.00	919.50	1386.55
Giving Day	0.00	0.00	0.00	0.00	0.00
Other Offerings, Donations etc	2811.35	0.00	0.00	2811.35	7962.12
Totals	40378.16	0.00	0.00	40378.16	41605.54

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of General Account Payments					
Costs of generating funds					
Investment Managers fees	0.00	0.00	0.00	0.00	0.00
Offering envelopes	121.14	0.00	0.00	121.14	150.21
	<u>121.14</u>	<u>0.00</u>	<u>0.00</u>	<u>121.14</u>	<u>150.21</u>
Charitable activities					
Giving to Grow	39869.00	0.00	0.00	39869.00	25606.00
Presbytery dues	1699.00	0.00	0.00	1699.00	3222.00
Minister's telephone	0.00	0.00	0.00	0.00	148.41
Ministerial Assistance	720.00	0.00	0.00	720.00	960.00
Cleaning	1708.08	0.00	0.00	1708.08	1890.50
Fabric repairs and maintenance	15370.89	0.00	0.00	15370.89	344.00
Manse Council Tax	0.00	0.00	0.00	0.00	216.69
Heating and lighting	10507.23	0.00	0.00	10507.23	9021.20
Church Insurance	2988.46	0.00	0.00	2988.46	2498.32
Organ & music	538.40	0.00	0.00	538.40	522.40
Print, stat. and postage	839.41	0.00	0.00	839.41	830.98
Charitable Donations	370.00	0.00	0.00	370.00	300.00
Pulpit Supply	3206.10	0.00	0.00	3206.10	2090.50
AV Fund expenses	0.00	262.72	0.00	262.72	5660.52
Other expenses	903.05	0.00	0.00	903.05	1059.32
	<u>78719.62</u>	<u>262.72</u>	<u>0.00</u>	<u>78982.34</u>	<u>54370.84</u>
Governance costs					
Independent examiner's fees	0.00	0.00	0.00	0.00	0.00
Other Payments					
Purchase of assets	0.00	0.00	0.00	0.00	0.00
Purchase of investments	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Totals	<u>78840.76</u>	<u>262.72</u>	<u>0.00</u>	<u>79103.48</u>	<u>54521.05</u>

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 of service) £39,856.

6. Collections for Third Parties

	2025	2024
	£	£
The Salvation Army		
Watch us Grow	250.00	
Scottish Bible Society	120.00	
The Food Train		150.00
		150.00
Totals	370.00	300.00

APPENDIX

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

	2025 £	2024 £
<u>Capital Account</u>		
General Ledger 552213352 Cumbernauld Abronhill		
Credit Balances held at 31 Dec at cost	4116.65	4116.65
Market Value of Balances at 31 Dec	6320.06	6028.84
<u>Revenue Account</u>		
General Ledger 502213351 Cumbernauld Abronhill		
Credit Balance at 31 Dec	19922.09	36704.86
<u>Temporary Accounts</u>		
None held		