

CATHCART UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No.SC001573

A Congregation of the United Free Church of Scotland,
Charity No.SC008167.

Congregation Report and Accounts

Year to 31 December 2025

Principal place of worship and of Congregation activities:

7 Struan Road, Cathcart, Glasgow, G44 3AT

Congregation Report and Accounts

Year to 31 December 2025

	Page
Contents	1
Trustees, Office Bearers, and members of the Courts of the Congregation	2
Congregation Report	3/5
Report of the Independent Examiner	6
Statement and Movement of Balances on Congregational Funds	7
Notes to Financial Accounts	7
Financial Statements	
Receipts and Payments all funds	8
Supplement Sheet and notes	9

Office Bearers, Trustees, and Members of the Courts of the Congregation during year to 31 December 2025

Interim Moderator		Rev John O Fulton
Office Bearers	Session Clerk Clerk to Board Treasurer	Miss Lesley Mathieson Mrs Morag Steven Miss Shelagh Coulter
Property Trustees (<i>ex Officio</i>)		Interim Moderator – Rev John Fulton Session Clerk – Miss Lesley Mathieson Clerk to the Board – Mrs Morag Steven and Treasurer – Miss Shelagh Coulter
Kirk Session	Interim Moderator Ministry Assistant Session Clerk Elders:-	Rev John O Fulton Miss Lesley Mathieson <i>Miss Liming Cheung – inactive November 25</i> Miss Shelagh Coulter Rev John Fulton Mrs Margaret Fulton Mr Erik Gravis Mrs Andrea Muir Mr Tom Muir Mrs Morag Steven
Congregational Board	Interim Moderator Clerk Elders Treasurer Elected Members:-	Mrs Wilma Davidson Mr John Kerr Mrs Lynne Kerr Mrs Linda Pagan Mr Colin Robertson

Italics – appointed/resigned during the year.

Bankers Bank of Scotland

Independent Examiner Miss Anne Bryce

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 Glasgow and 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 Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Interim Moderator of this Congregation is appointed by the Presbytery of the Glasgow and 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 Congregational Board. 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

The Interim Moderator, with the regular input of visiting preachers and elders, maintains the conduct of worship and with the faithful care of the Kirk Session and others in the congregation provide pastoral care to members and families, to adherents and to others in the community. We are still in a position of vacancy but have permission from presbytery to call a new minister and continue to work towards filling that position. We have recently sought to advertise for either a full or part time minister.

Cathcart United Free Church has throughout the past year continued to provide a Christian witness in the local community and beyond, by equipping, teaching, nurturing and supporting members and adherents to live out the gospel of Christ. The church has provided a place of Christian worship and teaching at Sunday morning services with joint evening services normally held in Cathcart Church of Scotland. Morning services are now hybrid with people able to attend in person or on zoom. Services are also streamed on Youtube. Wednesday services held in our building but jointly with Cathcart Church of Scotland, continue to be popular and are reflective in nature. During the renovation work in the church the services continued to be held in the small hall.

Church housegroups have also provided an informal setting for Bible study, prayer and Christian fellowship. The church continues to offer its premises for use by an AA Group and there is a weekly prayer meeting for the congregation. The building is now also being used by Radiate for Illuminate and Kaio which are 2 of the youth work initiatives. There is a monthly prayer breakfast incorporating all 3 churches in the area – ourselves, Cathcart Church of Scotland and Cathcart Baptist. The church has also enthusiastically supported any inter church activities in the area, like joint evening services, Christmas Services, Communion Services and through joint house-groups and prayer meetings. Cathcart UF also work in partnership with Cathcart Church of Scotland regarding the running of Moments Café (a dementia friendly coffee afternoon) and Soup-er Friday (a lunchtime event in the winter where a simple lunch is served). At Easter and in the summer two holiday clubs were held and the café for parents and others was held at Cathcart UF Church.

The holiday clubs were two of the many activities run throughout the year by Radiate which is an initiative of the 3 churches mentioned above with each contributing financially and providing three trustees. A full-time worker is employed and Radiate does much valuable work among children, teenagers and families in the local community. Cathcart UF ran a very successful barbeque for the community at the end of this event. This year we continued to run “Brunch at the Bothy” once a month where people can drop in for a breakfast roll and tea/coffee and take part in discussions. This will continue in 2026 but has been revamped. The congregation has also provided financial and prayer support to the work of Christian mission within Scotland and beyond with charities like INF and Malawi Fruits benefitting.

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 £500,000, the Financial Statements of this Congregation set out on pages 8 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2023 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

Over the year the general fund had income of £44,140.95 and expenditure of £39,687.37. This shows a surplus of around £4453.38. This has arisen in part to no longer paying a stipend. This year we have also continued to benefit from the legacy we received and have used the money this year to finance insulate the church roof, reconfigure the sanctuary and put in a third toilet. We also upgraded our sound system. Session fund increased by around £250 which is funds raised by Moments cafe.

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 the Accounts.
- 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.

6. Land and Property

Land and Property consist of the Church and its small hall together with fittings and furnishings therein (including communion and other ecclesiastical articles). These 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 or for resale. No market value has been placed on these Assets. The Congregation owns a Manse. As a Congregation with no minister at present, the Manse is presently let to tenants.

7. 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 Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 6.

8. Approval of Congregation Report and Financial Statements

The Annual Report and Accounts were approved by the Congregational Board at their meeting on 20 January 2026 and by the Congregation at the Annual General Meeting held on 22 February 2025. The Office Bearers authorised to sign the Report and Accounts on behalf of the Congregation are:-

Signed	<i>John Fulton</i>	Rev John Fulton	Interim Moderator
Signed	<i>Lesley Mathieson</i>	Miss Lesley Mathieson	Session Clerk
Signed	<i>Morag Steven</i>	Mrs Morag Steven	Clerk to the Board
Signed	<i>Shelagh Coulter</i>	Miss Shelagh Coulter	Treasurer

Date 22 February 2026

Independent Examiner's Report to
Congregation of Cathcart United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ended 31 December 2025 which are set on pages 3 to 5 and 7 to 9.

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 Financial Statements 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 Financial Statements 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 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 a report and Financial Statements 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: *Anne Bryce*

Name: Miss Anne Bryce
Address: 8 Kingshill Drive, Glasgow, G44 4QX
Date: 27 January 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund	Nature of Fund	01.01.25	Receipts	(Payments)	Surplus (Deficit)	Net Fund Transfers	Net change on fund	Balance 31.12.25	Held as follows:	
		£	£	£	£	£	£	£		£
General	Unrestricted Note 1	95,478.82	44,140.95	(39,687.37)	4,453.58	(70,000.00)	(65,546.42)	29,932.40	B of S	
Legacy	Unrestricted Note 3	107,220.08	11,750.00	(147,953.11)	(136,203.11)	70,000.00	(66,203.11)	41,016.97	Treasurers	20,957.09
Mission	Restricted Note 4	1,812.15	-	(1,812.15)	(1,812.15)	-	(1,812.15)	0.00	Savings	50,000.00
Session	Restricted Note 5	1,247.03	250.00	0.00	250.00	-	250.00	1,497.03	Shared Int	
									Account	628.45
									Nat Saving	860.86
									Account	
Total Congregation Funds		205,758.08	56,140.95	(189,452.63)	(133,311.68)	-	(133,311.68)	72,446.40		72,446.40

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. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purposes.
Fabric	Restricted	Note 2	Closed this line this year - now part of general line.
Legacy	Unrestricted	Note 3	Kept as a general reserve although may be used by Office Bearers for specific projects. At this moment this is being used for funds for potential renovations.
Mission	Restricted	Note 4	Funds to be used to support people working in full time service in the UK or abroad.
Session	Restricted	Note 5	To be used by the Session for benevolent purposes for members, adherents and those in the local community.

Governance	Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Property Church Manse	Note 7	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 8	There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees	Note 9	No payments have been made to any Trustee for 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 and 9 by Office Bearers authorised to sign.**

Interim Moderator	<i>John Fulton</i>	Rev John Fulton
Clerk to Congregational Board	<i>Morag Steven</i>	Mrs Morag Steven
Treasurer	<i>Shelagh Coulter</i>	Miss Shelagh Coulter
Date	22-Feb-25	

Receipts and Payments for the Year ending 31 December 2025 (Comparative year to 31 December 2024)

Fund		General Unrestricted £	Legacy Unrestricted £	Mission Restricted £	Session Restricted £	Total 2025 £	Notes Details	Total 2024 £
Receipts								
Offerings	Open	3,795.55				3,795.55		3,342.03
	Freewill	980.00				980.00		1,200.00
	Freewill (gift aid)	27,065.00				27,065.00		27,090.00
	Gift Aid Tax Refund	0.00				0.00		12,342.41
	Session Fund			0.00	0.00	0.00		0.00
Sub Totals		31,840.55	-	-	-	31,840.55		43,974.44
Donations	Assembly Schemes	130.00				130.00		220.00
	General	334.00	150.00			484.00	Page 9:1	745.15
	Women	600.00				600.00		200.00
	Sub Total	1,064.00	150.00	-	-	1,214.00		1,165.15
Other	Bank Interest	0.00	3,600.00			3,600.00		-
	Rent on Manse	8,428.00				8,428.00		8,201.00
	Use of Halls - AA	1,040.00				1,040.00		1,180.00
	Calendars	70.00				70.00		111.20
	Brunch at the Bothy	226.20				226.20		198.01
	Moments Café				250.00	250.00		500.00
Sub Total		9,764.20	3,600.00	-	250.00	13,614.20		10,190.21
Events	Garden Party					0.00		-
	Sub Total	-	-	-	-	-		-
Extra-Ordinary	Matthew Johnston Bequest/Pledges		8,000.00			8,000.00		12,500.00
	Sub Total	-	8,000.00	-	-	8,000.00		12,500.00
Missions	Various Charities	1,472.20				1,472.20	Page 9:2	1,506.42
	Sub Total	1,472.20	-	-	-	1,472.20		1,506.42
Total Receipts		44,140.95	11,750.00	-	250.00	56,140.95		69,336.22

Payments

Ministry	Stipend	0.00			0.00		0.00
	Pulpit Supply	1,885.00			1,885.00		1,990.00
	Int Moderator Fee and Exp	900.00			900.00		300.00
	Sub Total	2,785.00	-	-	-	2,785.00	2,290.00
Other Salary	C. Officer	6,089.76			6,089.76		5,979.96
	Sub Total	6,089.76	-	-	-	6,089.76	5,979.96
Property	Council Tax				0.00		0.00
	Insurance	2,906.50			2,906.50		2,665.71
	Heat and Light	4,659.43			4,659.43		5,023.27
	Bin Collection	267.47			267.47		261.16
	Repairs - Upkeep	2,260.00			2,260.00		3,987.17
	Internet	1,233.09			1,233.09		1323.54
	Sub Total	11,326.49	-	-	-	11,326.49	13,260.85
Other	Stedfast Magazine	264.00			264.00		264.00
	Copyright	364.00			364.00		348.92
	Youth Work	4,400.00			4,400.00		4,400.00
	Miscellaneous	5,469.71			5,469.71		4,961.50
	Stationery/catering etc	729.01			729.01		610.72
	Sub Total	11,226.72	-	-	-	11,226.72	10,585.14
Contributions	Denomination	6,135.00			6,135.00		5,535.00
	Presbytery	126.00			126.00		132.00
	Sub Total	6,261.00	-	-	-	6,261.00	5,667.00
Extra-Ordinary	Renovation		147,953.11		147,953.11		92789.66
	Sub Total	0.00	147,953.11	0	0	147,953.11	92789.66
Mission	Other Charities	1,998.40		1,812.15	0.00	3,810.55	1,656.81
	Sub Total	1,998.40	-	1,812.15	-	3,810.55	1,656.81
Total Payments		39,687.37	147,953.11	1,812.15	-	189,452.63	132,229.42
Surplus (Deficit) Net Receipts (Payments)		4,453.58	(136,203.11)	(1,812.15)	250.00	(133,311.68)	(62,893.20)
Transfers Between Funds		(70,000.00)	70,000.00				
Net Movement on Funds		(65,546.42)	(66,203.11)	(1,812.15)	250.00	(133,311.68)	(62,893.20)

Page 9:3

Page 9:4

Page 9:2

Page 9

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5 Refurbishment Expenditure

Diverse PM	130752.26
Goodson Associates	1232.10
GCA&D Ltd	1080.00
Drench Trade	554.35
C Drummond - Sound System	8984.40
B Higgins - Flooring	1550.00
Decorating	3550.00
General Gifts	250.00

147953.11**Goodson Associates**

Fees for structural design and drawings including amendments to warrants. SER Certification fees.

GCA&D

Building Warrant, Amendment, Interim Fee Invoice re architectural work for Cathcart UF

Diverse PM

Completed all the major work during the refurbishment - full information available.