

St. Cuthbert's Scottish Episcopal Church

Cambuslang

Scottish Charity No.SCO00362

Year Ended 30 September 2025

St. Cuthbert's Scottish Episcopal Church

Scottish Charity No.SCO00362

Year Ended 30 September 2025

Church Address:

3 Brownside Road
Cambuslang
South Lanarkshire
G72 8NL

Charity Trustees:

Vacant from August 2022 until October 2025
Rev'd M. Jane Horton - Priest-in-Charge from 12 October 2025
Lay Chair - Patsy Eaton
Lay Representative: Isobelle Pettigrew
Alternate Lay Representative -Mary Gurling
Secretary: Patsy Eaton
Treasurer: Patsy Eaton
Vestry: Elaine Cockburn, William Pettigrew & Jean Crammond

Bankers:

Royal Bank of Scotland
Glasgow Parkhead E Branch
1304 Duke Street
Glasgow
G31 5PZ

Independent Examiner:

Rachel A Sharkey
1/1 9 Clarence Drive
Glasgow
G12 9QL

Principal Office:

c/o P Eaton
26 Bullionslaw Drive
Rutherglen
Glasgow
G73 3NE

Scottish Charity No. SCO00362

Report of the Vestry

Year Ended 30 September 2025

Introduction

The vestry is at long-last pleased to present the annual accounts for St Cuthbert's for the year ended 30 September 2025

We are a small congregation and were linked with St Mark's, East Kilbride from 9 September 2016. This linkage has now come to an end but not until after 30 September 2025. We were vacant since our Rector left both congregations in August 2022. However, the Reverend Jane Horton was licensed as Priest-in-charge of St Cuthbert's on 12 October 2025.

The laity is actively involved in church with readings, intercessions and chalice bearers. We gather in the church after Sunday service for coffee and chat. Wine from the chalice is also being offered.

Our hall is no longer open to other groups during the week as a full-time nursery has been operating from our premises from January 2017. The children's dance group ceased using the church while repairs were being carried out to remedy dry rot in one wall of the church. However, this did not produce much income. The church was closed from 2 September 2024 to 22 October 2024 for these essential works.

The cost of these essential works and to replace our kitchen was paid by the Diocese out of funds 'ring-fenced' from the sale of the rectory. We did incur extra costs as a result of these essential works but most of these should be re-inbursed by the Diocese from 'our funds'

This annual report and accounts presents a summary of our financial activities during the year and gives an overview of the general activities which have taken place in the life of the church in the past year.

Activities and Achievements

Sunday services were offered throughout the year. Our service time was changed from 9.30 to 10 am.

The hall is used by 3 Bears Nursery Cambuslang. This produced a regular monthly income throughout the year. The fundraising event was a Christmas raffle. The Christmas hamper was kindly donated by Bill and Isobelle's son and daughter-in-law

Income

The church's income for 2025 has been more than sufficient to cover our running costs and has produced a surplus due to the letting of the hall and not having the cost of a Rector. The surplus is much smaller than 2024 due to the additional expenditure incurred in respect of essential works.

Congregational giving, both free will offerings and open plate have remained steady in the year.

St Cuthbert's continues to rely on the generosity of its congregation for the day to day funding. Congregation numbers are small and we also lost two regular supporters in Kenny Pullin and Robin Paterson during the year. Whilst our financial position is more secure, we will still need to continue working to improve in order to fund future projects.

The Rectory was taken over by the Diocese and was sold to the Diocese.

This sale has produced considerable funds which have been ring-fenced for us to use for future projects. This has proved very useful as dry rot was found in one wall of the church. This work is now complete as is the new kitchen, plus new carpets in the church and kitchen, electrics and decoration.

Expenditure

Expenditure for the year was much higher in 2025 due to the associated costs of the dry rot. However, we hope to recoup most of these from the Diocese.

Reserves

St Cuthbert's reserves are a general fund and a furnishings and fabric fund which was previously the chair fund. Interest was added in the year to these accounts. The level of interest added to these accounts was slightly down on the interest for 2024.

In view of the funds held by the Diocese, it has not been necessary to use our reserves on the works being carried out to the church. However, it is likely that once we have a priest-in-charge, some of these reserves will be required to cover the future cost.

The general fund can be used on any relevant activity

Structure

St Cuthbert's is governed by a constitution. As a member congregation of the Diocese of Glasgow & Galloway in the Scottish Episcopal Church, it is also governed by Canon Law of the Scottish Episcopal Church.

The management team of the church is known as the vestry. For the purposes of charities law the members of the vestry are the Charity Trustees of the church. Members of the vestry are listed on page 1 of this report. Apart from a Rector, members of the vestry are elected by the congregation at the annual meeting.

A Rector or Priest-in-Charge is appointed by the Bishop of the Diocese and the vestry.

Vestry Responsibilities

The vestry is responsible for managing and safeguarding the assets of the church and to assist the Rector/Priest in-Charge in matters affecting the spiritual welfare of the congregation. They are also responsible for keeping proper accounting records and ensuring that the accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Relationship with Diocese and Province

St Cuthbert's is supported by the Diocese and the Province through the pastoral oversight of the Bishop, central support functions provided at Diocesan level and grants from central funds. The church is represented at Diocesan level by the Lay Representative at the moment. As a member of the SEC, St. Cuthbert's has an obligation to contribute to the costs of the Diocese and the Province through payment of an annual 'quota'. The amount is based on the relative level of income of the church in comparison with that of other churches in the Diocese and Province.

Conclusion

The members of the vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of St Cuthbert's as a centre of worship. Our thanks are also due to our independent examiner,



Patricia Eaton, Vestry Treasurer

Dated: 23 August 2026

**St. Cuthbert's Scottish Episcopal Church
Independent Examiner's Report to the Vestry**

For the Year Ended 30 September 2025

I report on the accounts of the charity for the year ended 30 September 2025 which are set out hereafter.

Respective responsibilities of Vestry Members and Examiner

The church's vestry members are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and 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 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 in the accounts.

Independent Examiner 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:

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

have not been met.


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RACHEL SHARKEY

Dated : 20 . 01 . 2026

St. Cuthbert's Scottish Episcopal Church

Accounts for the year ended 30 September 2025

		<u>2025</u>	<u>2024</u>
Note	Income		
1	Congregational Giving	6,964.50	6,877.05
2	Donations for Hall Use	14,280.00	15,775.00
3	Congregational Activities	215.00	273.00
4	Investments	545.72	648.02
5	Other	2,057.92	2,285.38
	Totals	24,063.14	25,858.45
	Expenditure		
6	Clergy Costs	2,804.87	1,889.43
7	Church & Hall - Operational Costs	15,952.36	3,745.03
8	Worship Costs	311.59	-
9	Other	2,618.60	2,791.34
	Totals	21,687.42	8,425.80
	Transfers to deposit	-	-
		21,687.42	8,425.80
	Surplus/(Deficit)	£ 2,375.72	£ 17,432.65

St. Cuthbert's Scottish Episcopal Church

Accounts for the year ended 30 September 2025

Notes

<u>INCOME</u>	<u>2025</u> £	<u>2024</u> £
1 Congregational Giving		
Open Plate	1,054.50	1,187.05
Free Will Offerings (FWO)	5,910.00	5,690.00
Total	<u>6,964.50</u>	<u>6,877.05</u>
2 Donations for use of hall/church		
3 Bears Nursery	13,920.00	15,000.00
Prepare 2 dance	-	550.00
Helen Irwin	360.00	225.00
Total	<u>14,280.00</u>	<u>15,775.00</u>
3 Congregational Activities		
Christmas raffle	215.00	97.00
Bishop's lent appeal	-	15.00
Christian Aid Emergency Appeal	-	-
Beetle Drive	-	161.00
	<u>215.00</u>	<u>273.00</u>
4 Investments		
Bank interest	545.72	648.02
Total	<u>545.72</u>	<u>648.02</u>
5 Other		
HMRC tax reclaim	1,957.92	2,035.38
Donation	-	250.00
Re-imbursement of deposit for kitchen	100.00	-
Total	<u>2,057.92</u>	<u>2,285.38</u>
<u>Total Income</u>	<u>£ 24,063.14</u>	<u>£ 25,858.45</u>

St. Cuthbert's Scottish Episcopal Church

Accounts for the year ended 30 September 2025

	Notes	£	£
<u>Expenditure</u>			
6 Clergy Costs			
Deputising fees		2,804.87	1,889.43
Total		<u>2,804.87</u>	<u>£ 1,889.43</u>
7 Church & Hall Costs			
Insurance		1,543.18	1,509.14
Repairs:			
Church lighting/electrics	2,692.00	1,331.89	
Garden maintenance	400.00	520.00	
Tree Surgeon	-	120.00	
Roof repair	1,680.00	250.00	
Keys & Dust Sheets	-	14.00	
New Kitchen Windows	1,120.00	-	
Church cleaning	300.00	-	
Kitchen Fitter	2,660.00	-	
Carpet for church	2,346.80	-	
Carpet Fitting	410.00	-	
Laminate for Kitchen	659.38	-	
Laminate Fitter	200.00	-	
Varnish church floor and Doors	280.00	-	
Painting of church, kitchen & stairway	1,650.00	-	
Padlock for basement	11.00	-	
		14,409.18	2,235.89
Total		<u>£ 15,952.36</u>	<u>£ 3,745.03</u>
8 Worship Costs			
Altar breads & wine		190.75	-
Palms & Candle Stand		120.84	-
Total		<u>£ 311.59</u>	<u>£ -</u>
9 Other			
Quota		2,162.60	1,805.20
Gifts/Donations		300.00	156.74
Hangers and vestment bags		15.00	109.82
Tea and biscuits			23.58
Food for Beetle Drive			36.00
Flowers			33.00
Candles		6.00	12.00
1/2 Share of advert			525.00
Banner			90.00
Paper cups		51.36	-
Printer paper		4.75	-
New Service Books		78.89	-
Total		<u>£ 2,618.60</u>	<u>£ 2,791.34</u>
<u>Total Expenditure</u>		<u>£ 21,687.42</u>	<u>£ 8,425.80</u>

Notes, continued

Investments

11 Deposit Account no. 00455053

Opening balance	42,001.02	41,393.50
Interest earned	511.20	607.52
Closing balance	<u>£ 42,512.22</u>	<u>£ 42,001.02</u>

**12 Fabric & Furnishing Account no. 00169883
(previously chair fund)**

Opening balance	2,804.94	2,764.44
Interest earned	34.52	40.50
Closing balance	<u>£ 2,839.46</u>	<u>£ 2,804.94</u>

St. Cuthbert's Scottish Episcopal Church
Statement of Balances Sheet as at 30 September 2025

		2025	2024
		£	£
NOTE	GENERAL FUND		
	Bank and cash in hand		
	Opening Balances		
	Royal Bank of Scotland: 00255089	31,570.98	14,786.35
	Royal Bank of Scotland: 00455053	42,001.02	41,393.50
	Royal Bank of Scotland: 00169883	2,804.94	2,764.44
		76,376.94	58,944.29
	Surplus/-Deficit for year	2,375.72	17,432.65
		78,752.66	76,376.94
	Closing bank balances at end of year		
	Royal Bank of Scotland: 00255089	33,400.98	31,570.98
11	Royal Bank of Scotland: 00455053	42,512.22	42,001.02
12	Royal Bank of Scotland: 00169883	2,839.46	2,804.94
		£ 78,752.66	£ 76,376.94
	NO OTHER ASSESTS		
	Total Funds	£ 78,752.66	£ 76,376.94

All funds are unrestricted

Approved by the Vestry on 21 DECEMBER 2025 and signed on their behalf:


LAY CHAIR.