

The Church of Scotland
Cumbernauld: Trinity Parish Church

TRUSTEES' ANNUAL REPORT
AND
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 December 2025

Congregation No: 161075

Charity No: SC 000877

Cumbernauld: Trinity Parish Church of Scotland

Reference and Administrative Information

Charity Name: Cumbernauld Trinity Parish Church
Charity Registration Number: SC000877
Congregation Reference No: 161075
Contact Address: 24-26 Baronhill
Cumbernauld
G67 2SB

Trustees

The charity's trustees are members of the Kirk Session (Elders) as noted below:

Rev. Alistair Duncan (Interim Moderator until 22nd October 2025)

Rev. James Gemmell (from 23rd October 2025)

Barbara Brown	Annette Campbell
David Cassidy (Jnr)	Margaret Cassidy
Elizabeth Dalling	Chris Dunn
Hilda Dunn	Alexander Edwardson
Caroline Edwardson	Robert Frew
Alexandria Graham	Allan Henderson
Alexander Howie	Margaret Howie
Christine Johnston	Angela Johnstone
Marion Kusel	Alex Mearns
George Moffat	Sandra Moffat
Anne Morrison	Julie O'Reilly
Valerie Quin	Dorothy Roberts
Kathryn Ross	Morag Rusk
Wilma Shepherd	Barrie Sheppard
Matthew Sime	Brian Smillie
Elizabeth Snedden	Jean Stevenson
Ivar Struthers	John Telford
Ian Thomson	Anne Walker
Thomas D Whyte	

Cumbernauld: Trinity Parish Church of Scotland
Reference and Administrative Information (continued)

Principal Office-bearers

Interim Moderator:	Reverend Alistair Duncan (until 23 October 2025)
Minister :	Reverend James Gemmell (from 23 October 2025)
Session Clerk:	Morag Rusk
Church Treasurer:	Barrie Sheppard

Independent Examiner

Paul M Clelland CA
74 Norse Road
Glasgow
G14 9EF

Bankers

Royal Bank of Scotland
18 Tay Walk
Cumbernauld
G67 1DE

Bank of Scotland
Antonine Centre
Tryst Road
Cumbernauld
G67 1JW

**Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025**

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

The Kirk Session members are 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.

Organisational Structure

Fourteen full meetings of the Kirk Session were held during the year.

Certain responsibilities are delegated to the Finance Committee as appropriate.

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 of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Cumbernauld Trinity Parish Church was established on 15th August 2024. Cumbernauld Trinity Parish Church exists to worship God and show God's love by word and action in the local community and beyond and in line with Church regulations and guidelines.

In January 2025, Cumbernauld Trinity commenced the Vacancy Procedure, to call a Minister, who would be the first Parish Minister of Cumbernauld Trinity. The Assistant Minister, Rev James Gemmell preached his last service on Sunday 19th January 2025. A Nominating Committee was elected by the congregation on 23rd February 2025. In the Vacancy period, we had several visiting preachers to lead us in worship on Sunday mornings. Each one brought something unique to our worship – something, for which, we were very grateful. As a congregation, we are fortunate in that one of our elders, Ivar Struthers, is a Reader in the Church of Scotland. We are also fortunate to have a retired Deacon, David Nicholson, and both also led us in worship during 2025.

We were also grateful to have the guidance and support of our Interim Moderator, Rev Alastair Duncan and for the wisdom and experience he brought to our congregation. The Kirk Session met throughout the year but Committees were suspended, pending a new Minister who would set up new Committees.

We met for worship at the Village Church every Sunday at 11am, with the service also live streamed online.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2025

Objectives and activities (continued)

Funeral services held in the Church were on occasion live streamed, in accordance with the families' wishes.

We also had an informal café church service at 2.30pm each Sunday in the St Mungo's Hub. We were fortunate to have a team of members, who kept Café Church going during the Vacancy period, which was appreciated by the congregation.

In collaboration with the local branch of the British Legion, the annual Act of Remembrance was held at the local War Memorial, followed by Remembrance Sunday worship in the Parish Church.

There were also two community groups who met in the Church. Arria Voices, a community singing group met weekly and the Book Group, ran by North Lanarkshire Council met monthly. Many Community Groups used the suite of halls in St Mungo's Hub every day of the week. This included a free breakfast café on Thursday mornings, ran by Cumbernauld and Carbrain Community Hub. This provided a much-needed warm space, as well as breakfast and was supported by members of the congregation. St Mungo's Hub was also the venue for one of the 25th Anniversary Events of the Scottish Parliament and arranged by Cumbernauld and Carbrain Community Hub. Many other Community groups were in attendance.

The Cumbernauld Trinity Men's Group resumed its' programme of meetings. The Annual Burns Supper organised by the Men's Group once again took place in January 2025 and was a resounding success. The Cumbernauld Trinity Ladies' Circle met fortnightly during the Summer Outings in the St Mungo's Hub, as well as an outing and a meal together.

The 1st Cumbernauld Boys' Brigade continued to meet at the Forge Community Centre in Balloch and is thriving. The 2nd Cumbernauld Boys Brigade met in St Mungo's Hub until August 2025, when they had to find alternative accommodation. Both BB companies participated in the Remembrance Sunday Service by laying a wreath and then joined the congregation in the Church. The 6th Cumbernauld Girls Brigade was disbanded in December 2024, due to the retirement of the Captain.

The Foodbank continues to operate from Session House at Village Church once a week. It provides a social place for people to come for a chat, with food parcels also being available. The ongoing relationship with Bethlehem House of Bread, based at our local Cornerstone Church, ensured that the many donations of food and toiletries that were donated every week were processed and distributed to those in most need. Easter, Harvest and Christmas donations, in the form of food, cash and gifts were also forwarded for onward distribution.

Christian Aid Week, which has always been an important date in the Church's calendar, was acknowledged and celebrated. A coffee morning was held in St Mungo's Hub on Saturday 10th May 2025. A charitable donation was made to CrossReach, from a Retiring Offering.

Through donations to our Mission Circle, we continued to support work carried out by our Mission Partners in South Africa. The 'Pop in a Pound' on the first Sunday of every month, initiated by our Partner Plan Correspondent, has been hugely successful.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2025

Objectives and activities (continued)

We sadly lost our St Mungo's Hub building to a major fire on 2nd August 2025. We are grateful to have received so many messages from across Scotland and the world, giving support. This included a visit from the Moderator of the General Assembly of the Church of Scotland on 6th August 2025. A Time Capsule, which was buried in the foundations of St Mungo's on 7th November 1964 at the 'Laying of the Stone' service, was recovered by the demolition team in August 2025. This also generated much interest across the media in the UK and the world.

Achievements and Performance

We faced many challenges and transitions during 2025, beginning with a period of vacancy and then coping with the devastating fire at the St Mungo's Hub.

The congregation elected Rev James Gemmell to be Parish Minister and he was inducted on 23rd October 2025.

We welcome visitors to our Church on Sundays, including those who have travelled from far flung parts of the world but want to worship in the church of their ancestors. Live stream broadcasts every Sunday ensure that those unable to attend Church can still be part of our worshipping community.

The Facebook page and Website for the Church were expertly managed and updated several times a week; these were an excellent way of keeping in touch with Church activities and up-coming events. The website continues to be developed.

We had a rota of members who participated in our worship by reading from the Bible, as well as the Church news each Sunday. We were fortunate to have an organist who leads our singing every week.

Traditional elements of the Church year continued as before. Special Services were held throughout the year, including Easter, Harvest Thanksgiving, Christmas, Remembrance Sunday and Bereavement Service. There was also an Easter Egg Appeal and a Christmas Gift service in December, with all donations passed to Cornerstone. Harvest Thanksgiving was celebrated in early October and donations were sought for the local Foodbank. We were again amazed and humbled by the response from our congregation at both our Sunday services and this was reflected in the gratitude we received from the volunteers at the Foodbank.

Elders continued to have contact with their districts, including delivery of church Newsletters. During the vacancy period, funerals were conducted by one of our Elders and our Interim Moderator. They provided comfort to the bereaved and were a caring presence at a time of loss. Bereaved families received a card on the anniversary of their loved one's death and a Bereavement Service was held in the church in November 2025.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance (continued)

Cumbernauld Trinity continued to promote and support the use of Fairtrade products. The monthly sale of Fairtrade goods was reintroduced, and all the 'makings' and refreshments served after the Sunday services were from FairTrade products.

As mentioned in the 'Objectives and Activities' section of this report, we continued our long-standing support of our Mission Partners in South Africa through our Mission Circle. The donations we make support a variety of people and situations, such as families where the head of the family is a child (following the death of parents) feeding, education and emergency support.

So much of what makes the Church a true community of faith occurs 'behind the scenes' and it is often unheralded and unnoticed, but it is appropriate that these efforts are acknowledged in this report.

Many more of our members made their offerings through standing orders and this made the management of Church finances a little easier.

Financial Review

These Annual Accounts incorporate the Cumbernauld Trinity Parish Church income and expenditure for the whole of 2025 and is the first full annual set of consolidated accounts following the union of Cumbernauld: Old Parish Church and Cumbernauld Kildrum and St Mungo's Parish Church.

Some practical issues were largely resolved during 2025, including transferring the main banking to the Trinity Bank of Scotland Account and facilities for online banking and payments being utilised as the default. This entailed advising members of the church to amend standing orders to credit the new bank account with Bank of Scotland. This task was almost complete by the end of 2025.

In 2025, the accounts show a headline deficit for the year between receipts and payments of £62,525. However, some £41,000 related to fabric repairs and maintenance which was mostly met by financial reserves set aside for such purposes and some of this money was spent and will continue in this vein in respect of all Cumbernauld Trinity Parish Church Property.

We were able to meet all our financial commitments in 2025, and other expenditure exceeded income by some £21,000. This resulted in total funds on 31 December 2025 of £109,577, split as £37,128 in Unrestricted Funds and £72,449 in Restricted Funds. Much of the expenditure related to Giving to Grow payments along with utilities, insurance costs and costs of pulpit supply. Giving to Grow payments to the Church of Scotland centrally will reduce substantially for 2026.

At the start of 2025 Trinity was in vacancy and pulpit supply was used for most Sunday worship. As reported previously, Rev James Gemmell was inducted in October 2025 as the parish minister and pulpit supply will only be required occasionally. During 2025, Cumbernauld Trinity sold the former manse of Kildrum Parish Church and the church and halls complex at Kildrum, and also purchased a new manse.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2025

Financial Review (continued)

The property at St Mungo's was seriously damaged by fire and had to be demolished. Overall insurance premiums for the much-reduced building footprint will reduce significantly along with the utilities bills going forward. At the end of 2025 future income was projected to keep pace with ordinary expenditure.

At 31 December 2025, both the Trinity General Fund and the Bank of Scotland (former Kildrum/St Mungo's General Fund) were still "active". It was our intention to transfer the remaining funds in the latter General Fund to the Trinity General Fund in 2025 and this has not yet been completed but is due to be finalised shortly. Members of the congregation have continued to be very generous in support of the church through weekly and monthly offerings by Standing Orders, FWO envelopes, open plate and donations.

The General Funds were the main operating accounts for the church and the regular income to 31 December totalled £90,304. Income is broken down in Note 3 to the Accounts. The largest item of expenditure (as mentioned above) is Giving to Grow payments to the Church of Scotland in Edinburgh of £75,364 and this was paid in full. Full details of the expenditure are detailed in Note 4 of the Accounts.

The Trinity Designated Fabric Fund is used to fund one-off small fabric repairs and maintenance costs. Expenditure from this Fund during 2025 was exceeded by donations.

The Bank of Scotland fabric account (former Kildrum and St Mungo's account) was a Restricted Fund used to fund repairs and maintenance for all church property. This fund has nearly been exhausted by expenditure. The Church Properties Maintenance Fund was established to meet major repairs to the Church buildings.

The Appendix details other funds held by the General Trustees for the benefit of the congregation. These are the proceeds of the sale of the former Cumbernauld: Old manse, the former St. Mungo's manse, the former Kildrum Manse, the Kildrum Sanctuary and Halls (net of the sums paid for a new manse purchased), and the Consolidated Fabric Fund. These totalled £542,214.

We continue to be very grateful for the continued support and generosity of the congregation during 2025 which has ensured that we were able to meet all of our financial obligations.

A very serious fire occurred in October 2025 which destroyed the sanctuary and buildings complex at St Mungo's. The property is insured and the Insurers are providing an indemnity to the General Trustees and to the congregation. It is intended to rebuild, on the site, a sanctuary and other accommodation using proceeds of the insurance buildings claim. A claim is being pursued for loss of contents, loss of revenue/increased costs of working (including hall lets), in addition to buildings and fixtures.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2025

Financial Review (continued)

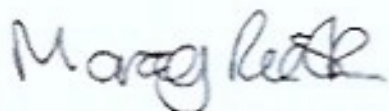
Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' regular expenditure including designated funds. At the year end the Church held unrestricted cash funds of £37,128 (with a Gift Aid claim yet to be submitted to HMRC of £10,227). This represents around 30% of anticipated annual non fabric related expenditure. The Church also held £72,449 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 2007. 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,



Morag Rusk
Session Clerk

Date 02/06/26

Cumbernauld: Trinity Parish Church of Scotland
Independent Examiner's Report to the Trustees of Cumbernauld: Trinity Parish
Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 11 to 16.

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

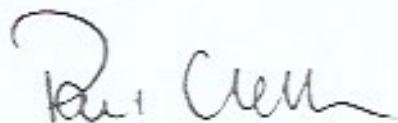
An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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.

Signed:



Name: Paul M Clelland CA

Address: 74 Norse Road
Glasgow
G14 9EF

Date: 4th June 2026

Cumbernauld: Trinity Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
<u>Receipts</u>	Note	£	£	£	£
Donations	3	72,581	421	73,002	68,266
Legacies		1,500	-	1,500	-
Receipts from General Trustees		-	9,584	9,584	2,135
Collections for third parties	6	-	473	473	659
Bank & Deposit interest		504	2,911	3,415	4,385
Investment income		328	-	328	328
Activities for Generating Funds		1,566	-	1,566	2,822
Rental of premises		12,124	-	12,124	7,771
Weddings & Funeral Donations		1,490	-	1,490	1,040
Insurance Claim		-	-	-	600
Transfer of Union Balance		-	-	-	73,026
Other Receipts		211	-	211	1,990
Total Receipts		90,304	13,389	103,693	163,022
<u>Payments</u>	4				
Costs of generating funds		132	-	132	936
Charitable activities		113,133	51,818	164,951	93,058
Distribution of third party collections		-	115	115	659
Governance costs		1,020	-	1,020	400
Total Payments		114,285	51,933	166,218	95,053
(Deficit) / excess of Receipts over Payments for the year before transfers		(23,981)	(38,544)	(62,525)	67,969
Transfers between funds		(5,600)	5,600	-	-
(Deficit) / surplus for the year		(29,581)	(32,944)	(62,525)	67,969

Cumbernauld: Trinity Parish Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward		66,709	105,393	172,102	104,113
Movement in year:					
(Deficit) / surplus for the year		(29,581)	(32,944)	(62,525)	67,969
Bank & deposit balances carried forward		<u>37,128</u>	<u>72,449</u>	<u>109,577</u>	<u>172,102</u>
Investments at market value					
Points North Residual Fund (cost £6,328)		<u>-</u>	<u>6,230</u>	<u>6,230</u>	<u>6,050</u>
Other Assets					
Gift Aid Receivable (General Fund)		10,227	-	10,227	5,330
Other accrued income: Consolidated Fabric Fund net interest earned		-	18,608	18,608	-
Other accrued income (Church Properties Maintenance Fund)		-	-	-	282
Total Other Assets		<u>10,227</u>	<u>18,608</u>	<u>28,835</u>	<u>5,612</u>
Liabilities					
Accrued expenditure (General fund)		440	-	440	420
Accrued expenditure: amounts due to third parties		<u>57</u>	<u>358</u>	<u>415</u>	-
Total Liabilities		<u>497</u>	<u>358</u>	<u>855</u>	<u>420</u>

The accounts were approved by the Kirk Session on 27 May 2026

For and on behalf of the Kirk Session

M. Rusk

Morag Rusk, Session Clerk

B. Sheppard

Barrie Sheppard, Treasurer

Cumbernauld: Trinity Parish Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 2025, Mr. Ivar Struthers, a trustee, received remuneration for pulpit supply services provided totalling £950 (2024: £750).

2. Movement in funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Trinity Designated Fabric Fund	13,910	584	(420)	-	14,074
Trinity Designated Sunday School Fund	436	4	-	(440)	-
Designated - Ladies Circle Fund	33	2,068	(1,347)	(100)	654
Trinity General Fund	34,095	69,817	(94,771)	-	9,141
Kildrum/St Mungo's General Fund	18,235	17,831	(17,747)	(5,060)	13,259
	<u>66,709</u>	<u>90,304</u>	<u>(114,285)</u>	<u>(5,600)</u>	<u>37,128</u>
Restricted funds					
Church Properties Maintenance Fund	62,260	2,905	-	-	65,165
Third Party Collections	-	473	(115)	-	358
WW1 Memorial Fund	5,722	-	-	-	5,722
Kildrum/St Mungo's Fabric Fund	37,411	10,011	(51,818)	5,600	1,204
	<u>105,393</u>	<u>13,389</u>	<u>(51,933)</u>	<u>5,600</u>	<u>72,449</u>
Total funds	<u>172,102</u>	<u>103,693</u>	<u>(166,218)</u>	<u>-</u>	<u>109,577</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Sunday School Fund: There is no longer a Sunday School at Cumbernauld Trinity Parish Church. The remaining funds were transferred to the General Fund in 2025.

The Ladies Circle Fund: these funds are solely for the use of the Ladies Circle.

Purpose of Restricted Funds

Church Properties Maintenance Fund: This fund is used for major maintenance in church buildings.

Third Party Collections: This fund records donations received on behalf of other charities from special offerings and other fundraising, which are passed directly on to those other charities.

Cumbernauld: Trinity Parish Church of Scotland
Notes to the Accounts (continued)

2. Movement in funds (continued)

Purposes of Restricted Funds (cont)

WW1 Memorial Fund: This was a grant received to commemorate the anniversary of the end of WW1. Work was ongoing to identify all the missing names from the memorial. It is intended to pay this over to new trustees in early 2025.

Kildrum / St Mungo's Fabric Fund: this arose from funds introduced from the Union with Kildrum & St Mungo's and is being used for ongoing repairs and maintenance of church properties.

Points North Residual Fund (held as investments only): The Points North Residual Fund represents unspent funds secured for the Points North Project. The Points North Project was created to explore missional opportunities.

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme (non Gift Aid)	1,584	-	1,584	2,744
Gift Aid Donations	38,041	-	38,041	36,259
Standing Orders	19,104	-	19,104	-
Tax Recovered on Gift Aid Donations	2,919	-	2,919	10,223
Ordinary Offerings (Open Plate)	7,540	-	7,540	3,543
Other Offerings, Donations etc	1,325	421	1,746	14,710
Congregational organisations income	2,068	-	2,068	787
	<u>72,581</u>	<u>421</u>	<u>73,002</u>	<u>68,266</u>

Cumbernauld: Trinity Parish Church of Scotland
Notes to the Accounts (continued)

4. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds				
Fundraising events and activities	-	-	-	780
Offering envelopes	132	-	132	156
	<u>132</u>	<u>-</u>	<u>132</u>	<u>936</u>
Charitable activities				
Giving to Grow allocation	75,634	-	75,634	37,534
Presbytery dues	4,640	-	4,640	4,714
Minister's expenses	1,715	-	1,715	1,122
Ministerial Assistance	-	-	-	480
Pulpit supply	3,726	-	3,726	1,945
Other staffing costs	4,771	-	4,771	5,261
Fabric repairs & maintenance	3,606	37,395	41,187	14,022
Council Tax	315	-	315	832
Heat and light	-	14,394	14,394	9,582
Insurance	8,766	-	8,766	5,153
Other building costs	-	-	-	7,240
Hall Lets	-	-	-	57
Photocopier Lease	910	-	910	1,054
Printing, stationery and postage	382	-	382	418
Publicity & Advertising	4,100	-	4,100	600
Other expenses	1,810	30	1,840	1,474
BT wifi costs	1,411	-	1,411	675
Congregational Organisations	1,347	-	1,347	895
	<u>113,133</u>	<u>51,818</u>	<u>164,951</u>	<u>93,058</u>
 Collections paid to Third Parties	 -	 115	 115	 659
Governance costs				
Independent examiners' fees	1,020	-	1,020	400
 Total Payments	 <u>114,285</u>	 <u>51,933</u>	 <u>166,218</u>	 <u>95,053</u>

Cumbernauld: Trinity Parish Church Of Scotland
Notes to the Accounts (continued)

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) £39,856.

6. Collections for Third Parties

The following donations were received or collected on behalf of other charities during the year:

	2025 £	2024 £
Strathcarron Hospice*	231	357
Help for Heroes	130	-
Crossreach	65	-
Christian Aid	50	-
Glasgow City Mission	44	-
Erskine	10	-
Tony's Safe Place	-	98
British Red Cross	-	204
	<u>530</u>	<u>659</u>

*includes £57 raised by Ladies Circle

Of the above donations, £115 was paid out to recipient charities during the year and the balance of £415 is due to be paid over and is included within liabilities in the Statement of Balances.

**APPENDIX: FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

161075 Cumbernauld Trinity

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025
	£
Credit balances held at 31 December at cost	<u>206,329</u>
Market value of balances at 31 December	<u>206,329</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>15,508</u>
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TEMPORARY ACCOUNT

Credit balance at 31 December	<u>320,377</u>
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