

The Church of Scotland
Campsie Parish Church of Scotland

Congregational Accounts to 31st December 2025

Congregation No. 160852

Scottish Charity No. SC000835

Trustees' Annual Report Year Ended 31 December 2025

The trustees present the annual report and accounts for Campsie Parish Church of Scotland for the year ended 31 December 2025.

Reference and Administration Information

Charity Name	: Campsie Parish Church of Scotland
Charity Registration Number	: SC000835
Congregation Reference Number	: 160852
Contact Address	: 130 Main Street, Lennoxtown G66 7DA

Trustees

Kirk Session:

Ian Cairns, Catrina Cameron, Caroline Hunter, David Irving, Sheila Jones, George Kelly, Susan Mitchell, Robert Neilson, Jardine Smith, Lynzi Stirling, Jim Thomson, Joan Thomson, Margaret Tindall, Jim Turnbull, Irene Turnbull (Retired November 2025), Andrew Waugh, Alice Wilson and Elspeth Wright.

Minister	Vacant
Interim Moderator	Rev. Laura Digan
Session Clerk	George Kelly
Church Treasurer	Susan Mitchell

Independent Examiner	Hugh M Biggans B.A.,C.A. 9 Glenelg Cres. Kirkintilloch G66 2PG
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Bankers	Virgin Money 110 Cowgate Kirkintilloch Glasgow G66 1JU
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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 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 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

The Kirk Session is currently chaired by the Interim Moderator and meets with appropriate committees.

The Kirk Session usually meets six times a year.

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.

Trustees' Annual Report Year Ended 31 December 2025

Achievements and Performance

The Church in Campsie continues to preach the Gospel of Christ in faith and belief that Christ's Blessing is open for all.

The Church continues to support its mission financially, and provides facilities to many youth groups within the Parish. The church runs a dementia friendly "Coffee & Chat" group on a monthly basis, which also involves the local primary school. There is also a Guild group that meets fortnightly. The church also runs, a now annual, carol singing event in conjunction with the two primary schools in Lennoxtown and St. Machan's Roman Catholic Church. The church holds services in the two local care homes, which are greatly appreciated by the residents. Campsie Parish Church also holds joint ecumenical events with St. Machan's Roman Catholic Church.

Financial Review

The financial position of Campsie Parish Church is currently less than satisfactory.

Free will offering and donations are slightly lower than in the previous year. A billing issue in 2024 has caused our fuel costs for 2025 to be much higher than last year. Fuel costs, of course, continue to increase in price.

Gift Aid claims for the period from October 2024 to September 2025 were paid in the sum of £12,694. This leaves an approximate amount of £1890 to be claimed for October to December 2025.

Following a period of months on the open market, the sale of the manse was completed in June 2025.

Due to a bank error, our Giving to Grow contribution for 2025 was overpaid by the sum of £4,426.20. This amount will be repaid in January 2026.

Reserves Policy

It is the Trustees' policy to hold sufficient reserves to cover expected expenditure, including designated funds. At the year end, the church held unrestricted funds of £12,563 representing about four months expenditure. This represents an unacceptable reserve.

The church also holds £2,296 in the current account of a restricted fund for a specific purpose.

Trustees' Annual Report Year Ended 31 December 2025

Statement of Trustees' Responsibilities

The trustees must prepare financial statements for each financial year which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The 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 charity and hence for taking reasonable steps for the prevention and / or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



George Kelly
Session Clerk

Date 6-05-26

Trustees' Annual Report Year Ended 31 December 2025

Campsie Parish Church SC000835

Independent Examiner's Report to the Trustees of Campsie Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the account 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

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 (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

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

Name : Hugh M Biggans 
Professional Qualification /Professional Body : Institute of Chartered Accountants of Scotland
Address : 9 Glenelg Crescent, Kirkintilloch G66 2PG
Date  :

Campsie Parish Church of Scotland
Receipts and Payments Account
Year Ended 31 December 2025

		Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts							
Donations	3		48,898	-	-	48,898	42,555
Activities for generating funds	4		3,959	-	-	3,959	1,050
Investment income	5		1,616	-	-	1,616	1,615
Other Charitable activities	6		-	-	-	-	-
Other Incoming Resources	7		500	-	-	500	22,596
Drawdown from General Trustees			-	-	-	-	-
Total Receipts			54,973	-	-	54,973	67,816
Payments							
Costs of generating funds			-	-	-	-	-
Charitable activities	8		79,215	800	-	80,015	75,144
Governance Costs			-	-	-	-	-
Assets and Liabilities	8		-	-	-	-	-
Total Payments			79,215	800	-	80,015	75,144
Excess of receipts over payments for the year			(24,242)	(800)	-	(25,042)	(7,328)

Campsie Parish Church of Scotland
Statement of Balances
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & Deposit balances brought forward		36,805	3,096	-	39,901	47,229
Movement in year						
Excess of receipts over payments for the year		(24,242)	(800)	-	(25,042)	(7,328)
Bank & Deposit balances carried forward	2	12,563	2,296	-	14,859	39,901
Investments at Market Value						
	11	-	-	80,235	80,235	74,459
Other Assets						
	12	6,316	-	-	6,316	2,808
Liabilities						
		-	-	-	-	-

The Accounts were approved by the Kirk Session on:

Date: 6.5.26.

For and on behalf of the Kirk Session:

George J. Kelly

-----George Kelly, Session Clerk

Laura Digan

-----Rev. Laura Digan, Interim Moderator

Susan Mitchell

-----Susan Mitchell, Treasurer

Campsie Parish Church of Scotland
Notes forming part of the Accounts
Year Ended 31 December 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & 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 Movements in Cash Funds

	At 1 Jan 2025 £	Receipts 2025 £	Payments 2025 £	Transfers 2025 £	At 31 Dec 2025 £
Unrestricted Funds					
General Fund	36,805	54,973	(79,215)	-	12,563
Restricted Funds					
Ferrie Bequest	3,096	-	(800)	-	2,296
Endowment Funds					
None	-	-	-	-	-
Total Cash Funds	39,901	54,973	(80,015)	-	14,859

Purpose of Funds

Unrestricted Funds

General Fund: The Fund represents the free reserves of the congregation which can be used in the furtherance of the Church's objectives.

Restricted Funds

Ferrie Fund : The bequest assists the poor and needy of the parish

Endowment Funds

See Investment Note

Campsie Parish Church of Scotland
Notes forming part of the Accounts
Year Ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3 Donations					
Offerings	36,204	-	-	36,204	37,824
Tax recovered on Gift Aid	12,694	-	-	12,694	4,731
Legacies	-	-	-	-	-
Contributions from Congregational Organisations	-	-	-	-	-
National Giving Day	-	-	-	-	-
	<u>48,898</u>	<u>-</u>	<u>-</u>	<u>48,898</u>	<u>42,555</u>
4 Activities for Generating Funds					
Regular Fundraising Events	22	-	-	22	1,040
Use of Premises	3,837	-	-	3,837	10
Other	-	-	-	-	-
	<u>3,959</u>	<u>-</u>	<u>-</u>	<u>3,959</u>	<u>1,050</u>
5 Investment Income					
Deposit Interest	-	-	-	-	-
Bank Interest	-	-	-	-	-
Dividend Income (General Purpose)	772	-	-	772	772
Dividend Income (Oswald)	725	-	-	725	725
Dividend Income (Charitable Bequests)	53	-	-	53	52
Dividend Income (Charitable Purposes)	66	-	-	66	66
	<u>1,616</u>	<u>-</u>	<u>-</u>	<u>1,616</u>	<u>1,615</u>
6 Other Charitable Activities					
Baptisms, Weddings and Funerals	-	-	-	-	-
Other	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
7 Other Incoming Resources					
Insurance Claim	-	-	-	-	22,596
Grant from Evangelism Fund	500	-	-	500	-
	<u>500</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>22,596</u>

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
8 Analysis of Payments					
Costs of Generating Funds	-	-	-	-	-
Giving to Grow	48,688	-	-	48,688	18,951
Presbytery Dues	2,314	-	-	2,314	2,684
Minister's Expenses	-	-	-	-	80
Travel Expenses	355	-	-	355	-
Locum Fees	3,944	-	-	3,944	10,493
Insurance	2,144	-	-	2,144	2,044
Pulpit Supply (net)	400	-	-	400	900
Other Salary Costs	6,857	-	-	6,857	5,404
Fabric Repairs and Maintenance	3,988	-	-	3,988	25,741
Council Tax	-	-	-	-	(111)
Payroll Taxes	2,660	-	-	2,660	2,458
Other Building Costs (Utilities)	4,623	-	-	4,623	2,499
Church Office Expenses	1,680	-	-	1,680	1,744
Other Expenses	876	-	-	876	772
Manse Expense	576	-	-	576	275
Bank Charges	60	-	-	60	60
Charitable Donations	50	800	-	850	1,150
	<u>79,215</u>	<u>800</u>	<u>-</u>	<u>80,015</u>	<u>75,144</u>
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
<i>Assets and Liabilities</i>					
Purchase of Fixed Assets	-	-	-	-	-
Total	<u>79,215</u>	<u>800</u>	<u>-</u>	<u>80,015</u>	<u>75,144</u>

9 Trustee Remuneration and Related Party Transactions

No Trustee or a person related to a Trustee had any personal interest in any contract or transaction entered into by the charity during the year.

A net total of £400 was paid to Margaret Tindall in respect of Pulpit Fees.

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2025

10 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.

11 Investments

	Market Value At 1 Jan 2025 £	Purchases 2025 £	Disposals 2025 £	Gain/ Loss on Revaluation 2025 £	Market Value At 31 Dec 2025 £
COSIT Growth Fund	73,242	-	-	5,740	78,982
COSIT Income Fund	1,217	-	-	36	1,253
	-	-	-	-	-
	<u>74,459</u>	<u> </u>	<u> </u>	<u>5,776</u>	<u>80,235</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Cost	22,957	-	-	-	22,957
Held in respect of:					
Endowment Funds					
General Purposes	36,494	-	-	2,860	39,354
Oswald Bequest (Charitable Purposes)	34,273	-	-	2,686	36,959
Charitable Purposes	1,217	-	-	36	1,253
Charitable Bequests	2,475	-	-	194	2,669
	<u>74,459</u>	<u> </u>	<u> </u>	<u>5,776</u>	<u>80,235</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

12 Other Assets

	2025 £	2024 £
Tangible Fixed Assets (Note 13)	-	808
Debtors	6,316	2,000
	<u>6,316</u>	<u>2,808</u>
	<u> </u>	<u> </u>

13 Tangible Fixed Assets

Equipment	2025 £	2024 £
NBV at 1 January	808	1,613
Additions	-	-
Less Depreciation	(808)	(805)
	<u>0</u>	<u>808</u>
	<u> </u>	<u> </u>

Equipment is included at cost less straight line depreciation based on its useful life (estimated as 5 years). No value is included for the Church, halls and manse which are vested with the Church of Scotland General Trustees. No charge is made for their use. Payments for repairs and maintenance are charged in the R&P A/c as they arise.

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2025

14 Collections for Third Parties

	2025	2024
	£	£
Christian Aid	0	0
Collection for Minister	0	555
Flower Fund	0	40
Jessie's House	0	339
	<u>0</u>	<u>934</u>
	<u><u>0</u></u>	<u><u>934</u></u>

Campsie Parish Church of Scotland

Appendix

Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

Capital Account	2025 £	2024 £
Credit Balances at 31 December at cost	229,735	9,467
Market Value of Balances at 31 December	<u>229,735</u> =====	<u>9,467</u> =====
Consolidated Fabric Fund Revenue Account	4754 =====	1065 =====
Temporary Funds (The Manse)	- =====	(1322) =====

Campsie Parish Church of Scotland

Budget for the year to 31 December 2026

	£	£
INCOME		
Plate, FWO and direct gifting	33,000	
Gift aid	6,000	
Congregational organisations	0	
Donations	300	
Regular fundraising	0	
Weddings & funerals	0	
Investment & deposits	1,600	
Hall rent	2,800	
TOTAL		43,700
EXPENDITURE		
Giving to Grow	24,663	
Presbytery dues	954	
Travel expenses	500	
Pulpit supply	0	
Insurance	1,726	
Church cleaner/officer	6,850	
Donations	1,000	
Office costs – telephone, broadband etc.	4,500	
Church utilities	4,500	
Consumables	500	
Fabric – Church	2,500	
TOTAL		47,693
		(3,993)