Scottish Charity No. SC043930

Clay Community Church

Trustees' Report and Financial Statements
For the year ended 31 March 2026

Cornerstone ACCOUNTING

Clay Community Church

Contents of the Financial Statements
For the year ended 31 March 2026

	Page
Report of the Trustees	1 - 3
Report of the Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Financial Statements	7 - 8

Clay Community Church

Report of the Trustees
For the year ended 31 March 2026

The Trustees are pleased to present their report together with the financial statements of the Church for the year ended 31 March 2026.

Status of Charity and governing document
Clay Community Church (CCC) was founded on 11 April 2013 and is governed by Constitution. The Constitution was updated and approved by the Trustees on 14 March 2022 and submitted and approved by OSCR thereafter. It is a registered Scottish charity (Number SC043930). The assets of the Grove Christian Centre (Number SCO14571) were transferred into the Church during 2024 following the wind up of this charity.

Principal address
The Grove
182-184 Saracen Street
Possilpark
Glasgow
G22 5EP

Mission
The Church's Mission Statement states that 'Clay Community Church seeks to be a reflection and demonstration of the hope, joy and love of Jesus in the community of Possilpark.'

Trustees and Office Bearers
The Charity must have between 3 and 8 trustees. Any person wishing to become a trustee must inform the Convenor who will present the application for consideration at the next Board meeting. New trustees are elected at the Annual General Meeting or an Extraordinary General Meeting for a term of office not less than one year and no longer than 3 years. A retiring trustee, if willing, may be eligible for a re-election for a further term of office.

The Trustees who served during the year, and to the date of this report were:

Emma MacIntosh	Chair
Christine Dempster	Secretary
Reuben Aspden	Treasurer
Ryan Long	
Kate Mitchell	

Activities and achievements
Church Life & Discipleship

- Sunday Gatherings: We transitioned to a new Sunday gathering time of 3pm, starting off with an Easter Sunday sunrise service, breakfast, and a community BBQ in the afternoon. Sunday gatherings are now led by a new team from Clay. Over the year we used the 'Grace Gatherings' intergenerational resource from the Scottish Bible Society, had a series on 'The Kingdom of God is…' which looked at the parables of Jesus, an advent series 'Do Not Be Afraid' which looked at the real Christmas story, the theme of Trust and then a Lent series from 24-7 Prayer on the Desert Mothers & Fathers.
- We launched a new collection of connect groups including one focused on bible study and building maintenance, another on bible stories and walking, and one with dinner and a bible study.
- We continued to host monthly Presence Worship Evenings, drawing attendees from both the local neighbourhood and the wider city.
- We dedicated a standalone Sunday gathering to focus on, and pray for, the ongoing work of the Bethany Christian Trust.
- In October 2025, the church family gathered to celebrate 14 years since Clay Community Church was officially formed.

Community Engagement & Partnerships

Our work over the year involves a lot of collaboration work with other organisations and charities, particularly with Bethany Christian Trust, Victory Outreach Glasgow, InnerCHANGE Glasgow, Hamiltonhill Claypits LNR and Queens Cross Housing Association.

Joint Celebrations:

- We partnered with Victory Outreach Glasgow for a shared Seder Meal at Easter, a festive Christmas Eve Carols by Candlelight service, and a highly successful, family-friendly Hogmanay Party attended by 60 people from both churches and the wider community.

Family Work:

- In partnership with Bethany Christian Trust, we took part in a day trip to SU Gowanbank for families after Easter, followed by a full weekend trip in September for two local families.
- On Good Friday, Clay Cafe partnered with Hamiltonhill Claypits LNR for our 4th annual Easter Egg Trail. Despite poor weather, turnout was still good. During Christmas week, we hosted a family film day with the Back Garden (Concrete Garden) and a festive crafts and games day with the Isaro Community Initiative. A small grant from the Allied Vehicles Community Trust allowed us to provide a cooked meal for all attending families as well as give all families a bag of fruit to take home.

Community Engagement:

- Through her community development role with Bethany Christian Trust, Emma provided administrative and facilitation support to the newly reformed Possilpark Community Council.
- Emma initiated a project to provide Welcome Hampers for the new social housing developments being built opposite Bardowie Hall. This project was backed by grants from the Allied Vehicles Charitable Trust and Queens Cross Charity Foundation.
- We continue to host the regular Possilpark & Ruchill Partners meeting that is made up of local organisations and organised by the Health Improvement team.
- Late June marked our 3rd annual community camping weekend at Port Ban. A total of 30 people attended, including families from our restarted After-School Music Club. Attendees utilised the camping library established last year for beach activities, swimming, and paddleboarding.
- We continue to host Hamiltonhill Claypits LNR Management Group meetings and have hosted their AGM and volunteer celebration meal.

Activities and achievements (continued)
Enterprise, Innovation & Facilities

- The Grove: We successfully incubated our first local business at The Grove—a college student specialising in commissioning wigs for the Cosplay community. She has received natural mentorship from the two established businesses in the Grove (assisting with photography portfolios and display stands), with plans to go full-time upon graduation in June 2026.
- Hosting Spaces: Throughout the year, our Bardowie hall space served as a hub for partner organisations, hosting Volunteer Thank You meals, AGMs, and training courses and The Grove has been used for meetings as well as hosting a weekly guitar group.
- Building Upgrades: In August 2025, the cafe closed for one week to replace the kitchen floor following a heating system leak.
- In February we completed the first phase of our decarbonisation project. We replaced the gas boilers in both buildings with air source heat pumps and installed solar panels and batteries in Bardowie St Hall.

Governance & Future Strategy

- Trustee Focus Evening: The trustees gathered for a strategic focus evening facilitated by Rupert Ward from Scottish Network Churches. This enabled us to look at how we could improve the support we provide to the church and work more efficiently together. We came away with a number of goals for this next year.

Financial review
Results for the year
The financial results are set out on pages 5 to 8. As a result of the deficit for the year of £21,821 (2025: surplus of £15,299), the church held total reserves at 31 March 2026 of £10,156 (2025: £31,977). Of this, £4,237 (2025: £12,852) was held as general funds and £5,919 (2025: £19,125) was held in restricted funds.

Reserves
The policy of the Church is to hold £7,000 in General Funds at any point in time to ensure there are always sufficient funds to cover expenditure as it falls due. At the year-end, this reserves policy was not met and the focus for the trustees this year will be to increase the general funds.

On behalf of the Trustees

Emma MacIntosh

Emma MacIntosh
Chair

Dated: 26 October 2026

Clay Community Church

Report of the Independent Examiner
For the year ended 31 March 2026

I report on the accounts of the Church for the year ended 31 March 2026 which are set out on pages 5 to 8.

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 (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 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.

Alison Franks

Alison Franks CA
Director

Cornerstone Accounting Ltd
Chartered Accountants

11 Erngath Road
Bo'ness
EH51 9DP

Date: 26 October 2026

Clay Community Church

Receipts and Payments Account
For the year ended 31 March 2026

	Notes	General fund	Restricted funds	2026 Total	General fund	Restricted funds	2025 Total
Receipts		**£**	**£**	**£**	£	£	£
Regular donations - church		**12,695**	**-**	**12,695**	15,655	265	15,920
Regular donations - other		**1,920**	**-**	**1,920**	1,550	-	1,550
One off donations		**1,895**	**3,375**	**5,270**	1,265	480	1,745
Gift aid income		**4,702**	**-**	**4,702**	4,080	-	4,080
Grant income	**2**	**500**	**73,490**	**73,990**	-	22,909	22,909
Hall rental income		**11,840**	**-**	**11,840**	12,110	-	12,110
Café income		**15,194**	**-**	**15,194**	16,275	-	16,275
Fundraising and church event income		**2,222**	**-**	**2,222**	1,785	164	1,949
Total receipts		**50,968**	**76,865**	**127,833**	52,720	23,818	76,538
Payments							
Staff costs		**526**	**-**	**526**	2,321	-	2,321
Other staff costs		**370**	**-**	**370**	811	-	811
Rent, rates and factoring fees		**136**	**-**	**136**	174	-	174
Utilities		**7,412**	**-**	**7,412**	8,952	-	8,952
Insurance		**2,107**	**-**	**2,107**	1,787	-	1,787
Cleaning costs		**3,262**	**-**	**3,262**	3,194	-	3,194
Motor vehicle and travel costs		**-**	**-**	**-**	250	-	250
Building equipment costs		**3,894**	**92,508**	**96,402**	6,420	3,980	10,400
Café equipment costs		**367**	**277**	**644**	1,129	-	1,129
Garden equipment and maintenance costs		**-**	**335**	**335**	-	1,313	1,313
Other equipment costs		**224**	**241**	**465**	710	569	1,279
Repairs and maintenance		**(284)**	**-**	**(284)**	4,333	114	4,447
Café costs		**8,555**	**-**	**8,555**	8,989	-	8,989
Church consumables		**1,951**	**1,560**	**3,511**	-	-	-
Church event costs		**2,234**	**19**	**2,253**	2,842	-	2,842
Donations	**3**	**1,900**	**-**	**1,900**	2,265	-	2,265
Administration costs		**1,544**	**-**	**1,544**	1,029	41	1,070
Licences and subscriptions		**742**	**-**	**742**	567	-	567
Marketing costs		**192**	**-**	**192**	354	-	354
Legal costs		**-**	**357**	**357**	-	-	-
Consulting costs and professional fees		**-**	**18,430**	**18,430**	2,818	5,396	8,214
IT and website costs		**-**	**-**	**-**	113	-	113
Independent Examination fee		**600**	**-**	**600**	600	-	600
Bank charges		**195**	**-**	**195**	168	-	168
Total payments		**35,927**	**113,727**	**149,654**	49,826	11,413	61,239
Surplus/(deficit) for the year before transfers		**15,041**	**(36,862)**	**(21,821)**	2,894	12,405	15,299
Transfers		**(23,656)**	**23,656**	**-**	-	-	-
Surplus/(deficit) for the year after transfers		**(8,615)**	**(13,206)**	**(21,821)**	2,894	12,405	15,299
Total funds brought forward		**12,852**	**19,125**	**31,977**	9,958	6,720	16,678
Total funds carried forward		**4,237**	**5,919**	**10,156**	12,852	19,125	31,977

The notes on pages 7 to 8 form part of these financial statements.

Statement of Balances
As at 31 March 2026

	2026			2025		
	Opening balance	**Surplus for year**	**Closing balance**	Opening balance	Surplus for year	Closing balance
	£	£	£	£	£	£
Bank and cash	**31,977**	**(21,821)**	**10,156**	16,678	15,299	31,977
Total assets	**31,977**	**(21,821)**	**10,156**	16,678	15,299	31,977
Represented by:						
General fund		6	**4,237**			12,852
Restricted funds		7	**5,919**			19,125
			10,156			31,977
Statement of assets						
Bardowie Street Hall The Grove - 182-184 Saracen St Community garden - 212 Bardowie St			No values provided			No values provided
Camp deposit and donations prepaid			**1,125**			-
Insurance claim due			**-**			2,842
Gift aid reclaimable			**-**			838
			1,125			3,680
Statement of liabilities						
Independent examination fee			**672**			600
			672			600

The financial statements on pages 5 to 8 were approved by the Trustees on 26 October 2026 and signed on their behalf by the undernoted:

Emma MacIntosh

Emma MacIntosh
Chair

Notes to the financial statements
For the year ended 31 March 2026

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis. All voluntary income, income from tax recoveries on Gift Aid and bank interest is accounted for when received. Expenditure is recognised when paid.

Receipts and payments account

For the purpose of the receipts and payments account, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2. Grant income

Grant income was received in the year from the following organisations:

	2026	2025
	£	£
Energy Savings Trust (Solar panels, heat pump)	**70,770**	-
Allied Vehicles (Welcome packs, Christmas hampers)	**1,800**	-
Queens Cross Community Fund (Welcome packs, meals)	**920**	-
Foundation Scotland (Youth Placement Facilitator)	**500**	18,980
Benefact Trust (AV equipment)	**-**	3,500
Glasgow City Council (Music Club/PA equipment)	**-**	429
	73,990	22,909

3. Donations

Donations were made by the church in the year to the following organisations:

	2026	2025
	£	£
Comfort Rwanda	**1,500**	1,500
Bethany Christian Trust	**400**	-
Scottish Network Churches	**-**	765
	1,900	2,265

4. Transactions with Trustees and related parties

No Trustees received any remuneration during the year. Audrey Long, the daughter of one of the Trustees, was paid £100 for café work.

Trustees and related parties received no expenses other than those reimbursed expenses directly relating to items purchased on behalf of the Church. Training costs of £370 were paid on behalf of one Trustee in his role as a church leader.

Donations of £12,091 (2025: £13,310) were received from the Trustees and their related parties.

5. Donated goods and services

The Church relies heavily on the contribution of significant volunteer time for the delivery of its programme of activities. This has not been quantified for the purposes of these accounts.

6. Unrestricted funds

	Balance at 01.04.25	Receipts	Payments	Transfers	Balance at 31.03.26
	£	£	£	£	£
General fund	12,852	50,968	(35,927)	(23,656)	**4,237**
Total unrestricted funds	**12,852**	**50,968**	**(35,927)**	**(23,656)**	**4,237**

Explanation of funds

The *General Fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

7. Restricted funds

	Balance at 01.04.25	Receipts	Payments	Transfers	Balance at 31.03.26
	£	£	£	£	£
Buildings fund	30	72,770	(96,456)	23,656	**-**
Welcome packs fund	-	2,625	(1,260)	-	**1,365**
Allied Christmas fund	-	300	(300)	-	**-**
Café grants fund	277	-	(277)	-	**-**
Youth placement fund	14,839	-	(14,839)	-	**-**
Garden fund	3,919	970	(335)	-	**4,554**
Music area partnership fund	19	-	(19)	-	**-**
Camping library fund	41	200	(241)	-	**-**
Total restricted funds	**19,125**	**76,865**	**(113,727)**	**23,656**	**5,919**

Explanation of funds

The *Buildings fund* represents all income received specifically towards the costs of developing and maintaining our buildings. This year, those grants were for installing heat pumps and solar panels in the Halls.

The *Welcome Packs fund* represents funds received for welcome hampers for new social housing families in our community.

The *Allied Vehicles Christmas fund* represents funds received for the provision of a Christmas children's event.

The *Café grants fund* represents funding and related expenditure on staff and equipment for the café.

The *Youth placement fund* represents a grant received to fund a Youth Placements Coordinator.

The *Garden fund* represents a gift received in a will for the development and maintenance of the Community Garden.

The *Music area partnership fund* represents funding received to purchase resources and musical instruments for the Kids Music Club.

The *Camping library fund* represents funding received specifically for purchasing equipment for a camping library.