

REGISTERED CHARITY NUMBER: SC015193

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025
FOR
CADDER PARISH CHURCH OF SCOTLAND**

Armstrong Watson LLP
Caledonia House
89 Seaward Street
Glasgow
G41 1HJ

CADDER PARISH CHURCH OF SCOTLAND

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CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements of the charity for the year ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in pages 11-12 of the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 effective 1st January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and 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 in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

We celebrate Communion four times a year in the Church and periodically afternoon Communion Services are held in the South Halls. The Sunday School ('Cadder Kids') is healthy in numbers and it's good to see a healthy number attend church. This is an important group in the Church. They meet on a Sunday morning, they gather in the church and leave after 15 minutes to walk to the north hall for their activities. There are about 20 members in the Cadder Kids and they are led well and encouraged in their faith.

Boys' and Girls' Brigades provide activities for children and young people from 5 - 18 on week nights. Their captain is Linda Ritchie and the Girls Brigade captain is Louise McCracken. As a Church we continue to be active in building links between the Brigades and the Church. There are about 50 boys and 40 girls in the companies. The Boys Brigade has been active with holding a quiz night, plant sale and also had their annual camps for the boys. The Girls Brigade has had annual camps and many exciting activities throughout the year.

Our communication team continue to produce our Cadder Gazette which is a quality magazine issued quarterly, and they have, in conjunction with Ian Budd, updated the website.

There is a Men's Club which provide meetings for educational and recreational purposes - they meet for lunch in the coffee shop and then have their meeting in the chapel. Our Guild provides a great opportunity for adults to gather together throughout the winter months and listen to speakers and enjoy fellowship. It is very well run and they raise a considerable amount of money for Guild projects.

There is also a Badminton Club which meets in our South Hall on a Sunday afternoon.

The choir leads our music on a Sunday morning and they meet before the service to prepare music for Sunday worship which is led by Javier Jose Ucendo Malo (MMUS), our organist and musical director. The Cadder Singers meet weekly at certain times of the year under the guidance of Anne Budd and present a number of concerts, held in the Church, throughout the year.

The Coffee Shop and Fair-Trade Shop are open four days a week and serve the community well. This is a great outreach for the church and it is run by a paid manager and a large group of volunteers.

The Jack and Jill mothers and toddler's group are in the north hall one morning a week. Messy Play meets on a Tuesday and Thursday morning run by the leader of the nurture team, Laura Tobin, which is a great success, reaching out to young families. We also have a monthly chat and play attracting families from the church and from the community which often has over 50 children and mums and dads also attend - often over 100 young people in our south hall.

Our halls continue to be kept busy: Alcoholics Anonymous, Al-Anon use our halls on a weekly basis and there are a number of dance, drama and fitness classes. We also have regular Children's parties in our north hall.

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

First Monday is a monthly social gathering on a Monday afternoon in our North Hall with a different activity available each month. They have around 20-30 members. This group continues to thrive and be appreciated.

Cadder Church is in a cluster through the Glasgow presbytery mission plan with Bishopbriggs Springfield and Kenmure Parish churches. The original plan put together by the three churches was to be a team ministry, with the cluster being allocated 2 ministerial posts over the three congregations. On the demission of Rev. John MacGregor, the idea of linkage between Cadder and Kenmure was floated. Both Kirk Sessions felt this was a good option to serve God and the community. Over the course of the remainder of the year, this was voted on by the Kirk Session and a transition team met from Kenmure and Cadder to review the linkage paper. A vote was taken by each congregation on the 18th January 2026, where the majority agreed to the linkage. On the 26th February 2026 a service will be held in Kenmure church to mark the linkage.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

2025 marked the 200th anniversary of our current Church building; there has been a church on the same site for over 900 years. The Church has been active in celebrating "Cadder 200". This began with a service of celebration led by the Moderator of the General Assembly the Rev. Rosie Frew with members of Glasgow Presbytery and a number of our previous trainee assistants participating. Other events were held in the sanctuary throughout the year and these have included concerts organised by the Cadder Singers and our musical director; and a "Dessert Island Discs" evening.

The Care and Fellowship team is active and were delighted to hold several film nights which are normally attended by members and non-members.

Our Caring for Creation team has been very active throughout the year, and young and old have enjoyed the different events that were carried out. There have been regular services on a Sunday morning connected to caring for creation and they have encouraged the congregation to think carefully about recycling.

The General, Fabric, Legacy and Organ Funds of the Church were the only Funds holding investments during 2025. During the year the gain on revaluation of investments amounted to £7,124. The market value of the investments at 31 December 2025 was £98,026. It is the policy to restrict investments to the Church of Scotland Investors Trust Growth Fund.

The Church in common with many others is dependent on the committed giving of its members recognising that expenditure continues to increase and relies on the acknowledgement of this fact by its members.

Ministry Personnel: Rev John MacGregor has been our minister since February 2017 and retired in April 2025. Rev Rhona McDonald has been our Interim Moderator since John's retirement.

We are delighted that Gordon McNally, one of our elders, and a reader in the Church of Scotland is currently acting as locum in this period of vacancy.

We currently do not have a presbytery elder; the minister and Irene Walker, in her capacity in presbytery, form our link between presbytery and the session.

During the year there were:

- 13 funerals
- 2 baptisms - infant
- 1 wedding

The Church also continues to make its premises available at reasonable rental costs to a range of community groups.

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The Coffee Shop is an important meeting place for the community. Mrs Jaqueline Burns is our manager and has continued to ensure that high standards of food hygiene are achieved. The Coffee Shop is an important part of Cadder Church. The Shop offers items from a variety of charities for sale.

Support for other charities: As part of its witness and service, the Church supports a number of other kinds of charitable work.

The Guild meets fortnightly from August - March and had some really interesting speakers - especially their project speakers. The Guild continues to be an important group within the life of the church.

The Harvest Appeal - Members were encouraged to support the Lodging House Mission with monetary donations.

At Christmas, East Dunbartonshire Women's Refuge invited us to donate pyjamas for the children of families in their refuge centres. This excellent work began with Christian Action on Housing in 2013 to provide starter packs for women leaving the refuge for their own accommodation with many women and children being protected from abuse. The congregation gave very generously with donations of both money and pyjamas. We were delighted to also support Daisy Chain in Govanhill, a Crossreach project supporting children with learning disabilities.

The Church again supported the work of Samaritan's Purse and was delighted with the large donation of shoe boxes filled with generous gifts for the children in need. Our Outreach team have worked hard in these different outreach ventures.

Members donate weekly to the local Foodbank by bringing their donations to the Church.

We supported Christian Aid Week by holding our annual quiz with Kenmure and Springfield; this was organised by Ian Watt, one of our elders.

Cadder Church has an ongoing presence on social media through its website (managed and updated regularly by Ian Budd) and its Facebook page which is maintained and updated by Gillian Melvin, Pat Marwick, Marjory Tweedie.

We have a team of visitors who support the ministry team through pastoral care by making regular calls on the housebound and elderly. Flowers are an important ministry in the Church and are distributed after church on Sundays and at Harvest, when around 70 baskets of flowers are gifted to elderly or unwell members.

Cadder shared in the celebration the World Day of Prayer and Holy Week with our partner churches in Bishopbriggs Churches Together.

Open Doors was a great success again and over 50 visitors came to our Church. The Church continues its links with the friends of Thomas Muir.

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

FINANCIAL REVIEW

Financial position

The principal ongoing sources of income are offerings given in various ways. The total thereof for 2025, including gift aid tax recovered, was £113,682 which is down on 2024's figure of £134,446. Members are encouraged to make use of the weekly offering scheme and where appropriate, the Gift Aid scheme.

Sunday Teas and Coffees gave rise to a total being received of £1,507 (2024 - £1,561).

The Fairtrade shop continues to be operated and the surplus for the year to 31 December 2025 was £421 (2024 - £1,696). The surplus achieved has been transferred to the coffee Shop Fund and distributed as part of that Fund.

The Coffee Shop continues to be operated and the surplus for the year to 31 December 2025, after transfers from the shop fund was £7,900 (2024 - £5,584). This includes a grant from East Dunbartonshire Council of £3,420 which will be used for equipment and other coffee shop related expenses in 2026.

The General Fund of the Church increased by £1,658 during 2025.

Reserves policy

It is the Trustees' policy to budget annually with a view to ensuring as far as possible that income at least exceeds expenditure. It is not the intention of the Trustees to build up significant assets but to make use of funds ingathered to further the objects of the church.

The funds remaining with the General Trustees of the Church of Scotland as at 31 December 2025 stand at £3,215, as per Note 18.

The Trustees consider that the level of reserves maintained is appropriate to sustain the activities of the Church at this point in time.

At 31 December 2025 the Church held unrestricted funds of £495,774. The amounts held in Restricted Funds and Unrestricted Funds are shown below.

The level of reserves held are as follows:

	2025 £	2024 £
Restricted Funds		
Thomas Muir Window Appeal	527	587
Sunday School	2,883	1,084
Guild	2,916	2,677
Parish Grouping	802	802
Cadder Singers	-	535
Mens Club	1,000	994
First Monday	267	136
Care and Fellowship	332	230
Church TV System	14,127	6,795
Unrestricted Funds		
General Fund	202,589	200,931
Designated Organ Fund	41,631	38,818
Designated Hospitality Fund	1,010	1,010
Designated Legacy Fund	73,295	71,711
Designated Eco Fund	1	1
Designated Social Fund	2,718	2,718
Designated Fabric Fund	6,280	5,031
Designated Property Fund	157,219	162,147
Designated Coffee Shop Fund	11,031	5,212

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The Church is administered in accordance with the terms of the Quoad Omnia Constitution.

Recruitment and appointment of new trustees

New Elders are appointed at the invitation of the Kirk Session following a period of training in the duties and responsibilities that they will undertake as Elders and as Trustees. This process normally involves three sessions of about 90 minutes. Members of the congregation are given the right to object to the appointment of anyone nominated for the Eldership.

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. Ongoing training in the role and responsibilities of Elders is undertaken from time to time at Kirk Session meetings and regular invitations are issued to Elder-training events organised at Presbytery and national level.

Organisational structure

The Kirk Session meets as required during the year and is responsible for both spiritual and temporal matters. It is currently chaired by the Interim Moderator. It has oversight over the following teams:

Worship and Spiritual leadership
Nurture
Communication
Care and Fellowship
Community and World Outreach
Coffee and Retail Shop
Caring for Creation
Stewardship and Finance
Risk
Property Maintenance and Development
Hall Management and Marketing

The Cadder Growth Committee is made up of convenors who meet one week before the Session meetings to discuss issues arising from the teams and to plan ahead for the Session meeting. The convenors are the link between the teams and the Session. The Session Clerk and the deputy Session clerk are also members of the Convenor's team, and the Session clerk chairs the meetings.

Risk management

The Kirk Session has reviewed and considered major risks to which the Church is exposed covering personnel, the infrastructure, child abuse and financial aspects and is satisfied that such risks are manageable having considered the systems and processes in place. Gillian Melvin is our Food Hygiene Co-ordinator. Prof. Bill McInnes advises on Risk Assessment along with Dianne Kurth. Prof Rebecca Wallace works with Ian Watt on Data Protection issues. Gillian Crompton is our Safeguarding Co-ordinator.

Our teams are all working well in maintenance and mission, both supporting each other. Cadder Church's mission is designed and focussed around the five marks of mission which the Church of Scotland has adopted. Our Resource teams are faithful and diligent in their work, looking after finance, property, risk and hall marketing. We are very fortunate to have some extremely talented people in our teams who care for the ongoing work of the church.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC015193

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CADDER PARISH CHURCH OF SCOTLAND

I report on the accounts for the year ended 31 December 2025 set out on pages nine to twenty two.

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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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.

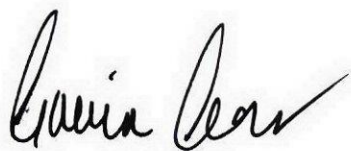
Independent examiner's statement

In connection with 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 to comply with Regulation 8 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.



Gavin Curr FCCA
The Association of Chartered Certified Accountants

Armstrong Watson LLP
Caledonia House
89 Seaward Street
Glasgow
G41 1HJ

9 March 2026

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

Principal address

95 Brackenbrae Avenue
Bishopbriggs
Glasgow
G64 2DU

Trustees

Robert G Andrews
Anne Budd
Robert S Burnett (dec'd 24/03/2025)
Margaret Burniston
Les Conkie (retired 30/06/2025)
Gillian Crompton
William Crompton
Margaret Dundas
David Fleming (retired 30/06/2025)
Jane Garvie
Tracy Gibson
William Gilchrest
Janice Inglis
Aileen Jilks
Brian Jilks
James Johnstone
Janet Johnstone
Andrew Kerr
Elspeth Kerr
Susan Kerr
Colin Kirkwood
Dianne Kurth
Alison Little
Richard Love (retired 30/06/2025)
Gordon McNally
Marjory McNally
Prof. William McInnes
Fraser MacKenzie

Eleanor McLean
Jean Maclean
Grant MacPherson
Campbell Martin
Pat Marwick
Gillian Melvin
Stephen Mitchell
Jacqui Muir
Margaret Neely
Dr Ronald Patterson
Juanita Platt (retired 30/06/2025)
Gary Pews
Sandra Raynes
George Redpath
Margaret Redpath
John J Ritchie
Elizabeth Simpson (retired 30/06/2025)
Shona Smart
Marjory Tweedie
Ron Tweedie
Irene Walker
Prof Rebecca Wallace
Ronald Watson
Ian Watt
Elaine Whitefoot
Chris Whitesmith
Ailsa Young

Independent Examiner

Armstrong Watson LLP
Caledonia House
89 Seaward Street
Glasgow
G41 1HJ

Principal office bearers (who are also members of the Kirk Session)

Minister	Rev John McGregor (retired 30/04/2025)
Interim Moderator	Rev Rhona E McDonald
Session Clerk	Marjory Tweedie
Church Treasurer	Robert G Andrews

Congregational number

160846

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

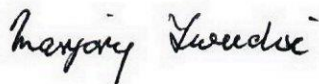
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them 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 provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 9 March 2026 and signed on its behalf by:



M Tweedie - Trustee

CADDER PARISH CHURCH OF SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME FROM					
Donations and legacies		157,094	11,785	168,879	165,533
Charitable activities					
Charitable activities		1,948	-	1,948	250
Shop		4,293	-	4,293	5,158
Coffee shop		55,027	-	55,027	51,096
Other trading activities	3	12,211	-	12,211	14,816
Investment income	4	3,866	-	3,866	3,632
Total		234,439	11,785	246,224	240,485
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		168,412	14,376	182,788	189,315
Shop		3,872	-	3,872	3,463
Coffee shop		47,549	-	47,549	47,208
Support costs		1,930	-	1,930	1,764
Total		221,763	14,376	236,139	241,750
Net gains on investments		7,124	-	7,124	7,836
NET INCOME/(EXPENDITURE)		19,800	(2,591)	17,209	6,571
Transfers between funds	15	(11,605)	11,605	-	-
Net movement in funds		8,195	9,014	17,209	6,571
RECONCILIATION OF FUNDS					
Total funds brought forward		487,579	13,840	501,419	494,848
TOTAL FUNDS CARRIED FORWARD		495,774	22,854	518,628	501,419

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

GAINS AND LOSSES

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes form part of these financial statements

CADDER PARISH CHURCH OF SCOTLAND

BALANCE SHEET 31 DECEMBER 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	9	172,544	178,946
Investments	10	<u>98,027</u>	<u>90,903</u>
		270,571	269,849
CURRENT ASSETS			
Stocks	11	1,063	1,529
Debtors	12	23,423	42,082
Cash at bank		<u>233,882</u>	<u>203,089</u>
		258,368	246,700
CREDITORS			
Amounts falling due within one year	13	<u>(10,311)</u>	<u>(15,130)</u>
NET CURRENT ASSETS		248,057	231,570
TOTAL ASSETS LESS CURRENT LIABILITIES		518,628	501,419
NET ASSETS		<u>518,628</u>	<u>501,419</u>
FUNDS	15		
Unrestricted funds		495,774	487,579
Restricted funds		<u>22,854</u>	<u>13,840</u>
TOTAL FUNDS		<u>518,628</u>	<u>501,419</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 9 March 2026 and were signed on its behalf by:

Robert G. Andrews

R G Andrews - Trustee

Margory Tweedie

M Tweedie - Trustee

The notes form part of these financial statements

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. STATEMENT OF COMPLIANCE

General information

The Charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is 95 Brackenbrae Avenue, Bishopbriggs, Glasgow, G64 2DU.

Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

2. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Legacy income is recognised when receipt is probable and entitlement is established.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

i) expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

ii) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

iii) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

2. ACCOUNTING POLICIES - continued

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the church and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. The South Halls, Kirkintilloch Road, Bishopbriggs, were gifted to the Kirk Session on behalf of Cadder Parish Church in 1896. This property has not been depreciated as its current value is considered to be significantly more than the value as at the date of the gift. The North Hall was purchased in November 2007. There are no current valuations available for the South Halls and the North Hall. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. With the exception of the South Halls, depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land and Buildings	- 50 years
Equipment	- 5 years

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

Donated goods

Donated professional services and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the user by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

2. ACCOUNTING POLICIES - continued

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Use of premises	<u>12,211</u>	<u>14,816</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	1,943	3,186
Income from listed investments	<u>1,923</u>	<u>446</u>
	<u>3,866</u>	<u>3,632</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Charitable activities	182,788
Shop	3,872
Coffee shop	47,549
Support costs	<u>1,930</u>
	<u>236,139</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

During the year, there was no remuneration paid to any trustees of the charity (2024 - £Nil).

Of the offering total of £113,682 shown in the Accounts, Trustees' donations either by way of Gift Aid or WFO amounted to approximately £38,000 (2024 - £38,000); the anonymity of the Open Bag contributions prevents the church from quantifying Trustees' donations included in this category.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

6. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

During the year one Trustee, the Minister, received travelling expenses of £406 (2024 - £960) and telephone and other expenses of £360 (2024 - £360). Council tax was paid of £829 for the Manse (2024 - £3,676).

7. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	27,212	24,154
Other pension costs	443	369
	<u>27,655</u>	<u>24,523</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers 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) was £39,856.

The average monthly number of employees during the year was as follows:

	2025	2024
	2	2
Charitable activities	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME FROM			
Donations and legacies	151,968	13,565	165,533
Charitable activities			
Charitable activities	250	-	250
Shop	5,158	-	5,158
Coffee shop	51,096	-	51,096
Other trading activities	14,816	-	14,816
Investment income	3,632	-	3,632
Total	<u>226,920</u>	<u>13,565</u>	<u>240,485</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	174,470	14,845	189,315
Shop	3,463	-	3,463
Coffee shop	47,208	-	47,208
Support costs	1,764	-	1,764

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	<u>226,905</u>	<u>14,845</u>	<u>241,750</u>
Net gains on investments	<u>7,836</u>	<u>-</u>	<u>7,836</u>
NET INCOME/(EXPENDITURE)	<u>7,851</u>	<u>(1,280)</u>	<u>6,571</u>
Transfers between funds	<u>2,500</u>	<u>(2,500)</u>	<u>-</u>
Net movement in funds	<u>10,351</u>	<u>(3,780)</u>	<u>6,571</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>477,228</u>	<u>17,620</u>	<u>494,848</u>
TOTAL FUNDS CARRIED FORWARD	<u>487,579</u>	<u>13,840</u>	<u>501,419</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2025	<u>246,400</u>	<u>63,492</u>	<u>309,892</u>
Additions	<u>-</u>	<u>6,587</u>	<u>6,587</u>
At 31 December 2025	<u>246,400</u>	<u>70,079</u>	<u>316,479</u>
DEPRECIATION			
At 1 January 2025	<u>84,253</u>	<u>46,693</u>	<u>130,946</u>
Charge for year	<u>4,928</u>	<u>8,061</u>	<u>12,989</u>
At 31 December 2025	<u>89,181</u>	<u>54,754</u>	<u>143,935</u>
NET BOOK VALUE			
At 31 December 2025	<u>157,219</u>	<u>15,325</u>	<u>172,544</u>
At 31 December 2024	<u>162,147</u>	<u>16,799</u>	<u>178,946</u>

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

10. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2025	90,903
Revaluations	<u>7,124</u>
At 31 December 2025	<u>98,027</u>
NET BOOK VALUE	
At 31 December 2025	<u>98,027</u>
At 31 December 2024	<u>90,903</u>

There were no investment assets outside the UK.

The original cost of unlisted investments is £45,008 (2024 - £45,008).

11. STOCKS

	2025 £	2024 £
Finished goods	<u>1,063</u>	<u>1,529</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	<u>23,423</u>	<u>42,082</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	<u>10,311</u>	<u>15,130</u>

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	158,417	14,127	172,544	178,946
Investments	98,027	-	98,027	90,903
Current assets	249,641	8,727	258,368	246,700
Current liabilities	<u>(10,311)</u>	<u>-</u>	<u>(10,311)</u>	<u>(15,130)</u>
	<u>495,774</u>	<u>22,854</u>	<u>518,628</u>	<u>501,419</u>

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

15. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
Unrestricted funds				
General fund	200,931	11,183	(9,525)	202,589
Designated organ fund	38,818	2,813	-	41,631
Designated hospitality fund	1,010	-	-	1,010
Designated shop fund	-	421	(421)	-
Designated legacy fund	71,711	1,584	-	73,295
Designated eco fund	1	-	-	1
Designated coffee shop fund	5,212	7,478	(1,659)	11,031
Designated social fund	2,718	-	-	2,718
Designated fabric fund	5,031	1,249	-	6,280
Designated property fund	<u>162,147</u>	<u>(4,928)</u>	<u>-</u>	<u>157,219</u>
	487,579	19,800	(11,605)	495,774
Restricted funds				
Guild	2,677	239	-	2,916
Sunday school	1,084	1,800	(1)	2,883
Thomas Muir Window Appeal	587	(60)	-	527
Cadder Singers	535	(538)	3	-
Men's Club	994	6	-	1,000
First Monday	136	130	1	267
Care and Fellowship	230	102	-	332
Church TV System	6,795	(4,270)	11,602	14,127
Parish Grouping	<u>802</u>	<u>-</u>	<u>-</u>	<u>802</u>
	<u>13,840</u>	<u>(2,591)</u>	<u>11,605</u>	<u>22,854</u>
TOTAL FUNDS	<u>501,419</u>	<u>17,209</u>	<u>-</u>	<u>518,628</u>

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2025**

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	163,609	(154,439)	2,013	11,183
Designated organ fund	598	-	2,215	2,813
Designated shop fund	4,293	(3,872)	-	421
Designated legacy fund	337	-	1,247	1,584
Designated coffee shop fund	55,027	(47,549)	-	7,478
Designated fabric fund	10,575	(10,975)	1,649	1,249
Designated property fund	-	(4,928)	-	(4,928)
	<u>234,439</u>	<u>(221,763)</u>	<u>7,124</u>	<u>19,800</u>
Restricted funds				
Guild	4,933	(4,694)	-	239
Sunday school	4,774	(2,974)	-	1,800
Thomas Muir Window Appeal	-	(60)	-	(60)
Cadder Singers	384	(922)	-	(538)
Men's Club	611	(605)	-	6
First Monday	403	(273)	-	130
Care and Fellowship	680	(578)	-	102
Church TV System	-	(4,270)	-	(4,270)
	<u>11,785</u>	<u>(14,376)</u>	<u>-</u>	<u>(2,591)</u>
TOTAL FUNDS	<u>246,224</u>	<u>(236,139)</u>	<u>7,124</u>	<u>17,209</u>

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	183,001	15,138	2,792	200,931
Designated organ fund	36,382	2,436	-	38,818
Designated hospitality fund	1,010	-	-	1,010
Designated shop fund	-	1,696	(1,696)	-
Designated legacy fund	70,339	1,372	-	71,711
Designated eco fund	1	-	-	1
Designated coffee shop fund	2,420	3,888	(1,096)	5,212
Designated social fund	2,718	-	-	2,718
Designated fabric fund	14,302	(11,771)	2,500	5,031
Designated property fund	167,055	(4,908)	-	162,147
	477,228	7,851	2,500	487,579
Restricted funds				
Guild	2,779	(102)	-	2,677
Sunday school	851	233	-	1,084
Thomas Muir Window Appeal	647	(60)	-	587
Fabric Account	2,500	-	(2,500)	-
Cadder Singers	194	341	-	535
Men's Club	853	141	-	994
First Monday	248	(112)	-	136
Care and Fellowship	-	230	-	230
Church TV System	8,746	(1,951)	-	6,795
Parish Grouping	802	-	-	802
	17,620	(1,280)	(2,500)	13,840
TOTAL FUNDS	<u>494,848</u>	<u>6,571</u>	<u>-</u>	<u>501,419</u>

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	165,190	(152,266)	2,214	15,138
Designated organ fund	-	-	2,436	2,436
Designated shop fund	5,159	(3,463)	-	1,696
Designated legacy fund	-	-	1,372	1,372
Designated coffee shop fund	51,096	(47,208)	-	3,888
Designated fabric fund	5,475	(19,060)	1,814	(11,771)
Designated property fund	-	(4,908)	-	(4,908)
	226,920	(226,905)	7,836	7,851
Restricted funds				
Guild	5,793	(5,895)	-	(102)
Sunday school	4,286	(4,053)	-	233
Thomas Muir Window Appeal	-	(60)	-	(60)
Cadder Singers	591	(250)	-	341
Men's Club	730	(589)	-	141
First Monday	218	(330)	-	(112)
Care and Fellowship	947	(717)	-	230
Church TV System	1,000	(2,951)	-	(1,951)
	13,565	(14,845)	-	(1,280)
TOTAL FUNDS	<u>240,485</u>	<u>(241,750)</u>	<u>7,836</u>	<u>6,571</u>

Designated Fabric Fund

This Fund represents sums set aside for the maintenance of the church property.

Designated Organ Fund

This is a Fund set aside for major repairs to the organ when necessary.

Designated Hospitality Fund

This is a Fund set aside to replace crockery, utensils etc and to assist poverty situations.

Designated Shop Fund

This Fund represents the trading results of the shop.

Designated Coffee Shop Fund

This represents the trading results of the Coffee Shop.

Designated Social Fund

This Fund represents the results of social activities.

Designated Eco Fund

The Fund represents Eco activities including fundraising activities. It is used to fund the purchase of bulbs, plants etc to enhance the Church properties.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

15. MOVEMENT IN FUNDS - continued

Designated Legacy Fund

The Kirk Session will decide how such legacies will be applied.

Designated Property Fund

This fund represents the written down value of the North and South Halls.

Sunday School

This is a Fund to finance the workings of the Sunday School.

Guild

This represents the Funds of the Guild.

Thomas Muir Window Appeal

This Fund has been established in respect of the provision of a stained glass window to commemorate Thomas Muir.

Parish Grouping

This Fund represents monies held by Cadder Parish Church on behalf of the Parish Grouping.

Fabric Account

This represents money received for the Fabric Fund.

Cadder Singers

This represents the Funds of Cadder Singers.

Mens Club

This represents the Funds of the Mens Club.

First Monday

This represents the Funds of First Monday.

Care and Fellowship

This represents money received for care and fellowship in the community.

Church TV System

This represents monies transferred from general funds and restricted donations towards the cost of TV screens and related IT for the Church.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2025

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

17. COLLECTION FOR THIRD PARTIES

	2025	2024
	£	£
Women's Aid	210	385
Lodging House Mission	1,050	280
Christian Aid	1,664	1,109
Daisy Chain	300	738
CALM	300	-
Foodbank	410	-
	<u>3,934</u>	<u>2,512</u>

18. FUNDS HELD ON BEHALF OF CADDER PARISH CHURCH

In addition to the assets reflected in the foregoing Financial Statements there are sums held on behalf of Cadder Parish Church of Scotland by the General Trustees of the Church of Scotland. The balance remaining in the hands of the General Trustees of Scotland at 31 December 2025 is £3,215 (2024 - £3,384). The movement on the period related to interest received less support costs.

19. VOLUNTEERS

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the church. The areas of congregational life which rely on the contribution of the volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

CADDER PARISH CHURCH OF SCOTLAND

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	2025 £	2024 £
INCOME		
Donations and legacies		
WFO Scheme (Gift Aid)	77,582	105,967
Tax recovered	28,371	22,116
Open plate	7,729	6,363
Sunday Teas and Coffees	1,507	1,561
Donations - other	29,056	3,600
Nurture and Messy play income	4,774	4,286
Shopping Services including Donations	1,394	4,848
Income from Church of Scotland Endowment Fund	1,300	1,299
Care and Fellowship	680	947
Church booklet and calanders	25	402
Men's Club	611	730
Church TV System	-	1,000
Cadder Singers	384	591
First Monday	403	218
Life and Work	-	336
Fabric Income	10,130	5,475
Guild Income	4,933	5,794
	168,879	165,533
Other trading activities		
Use of premises	12,211	14,816
Investment income		
Deposit account interest	1,943	3,186
Income from listed investments	1,923	446
	3,866	3,632
Charitable activities		
Weddings and Funerals	650	250
Coffee Shop Income	51,607	51,096
Shop income	4,293	5,158
Cadder 200	1,298	-
Grants	3,420	-
	61,268	56,504
Total incoming resources	246,224	240,485

This page does not form part of the statutory financial statements

CADDER PARISH CHURCH OF SCOTLAND

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	2025 £	2024 £
EXPENDITURE		
Charitable activities		
Wages	27,212	24,154
Pensions	443	369
Opening stock	907	735
Coffee Shop and Shop purchases	21,515	24,882
Closing stock	(1,063)	(907)
Coffee Shop cleaning	6,391	4,737
Coffee Shop repairs	477	926
Coffee Shop sundries	1,753	1,170
Giving to Grow	82,530	79,033
Prebytery Dues	4,786	8,678
Travel expenses	406	960
Pulpit and organ supply	1,710	1,140
Water, Rates and Insurance	11,118	8,911
Heat and Light	17,833	17,660
Council tax - manse	829	3,676
Minister's telephone	360	360
Telephone	1,295	586
Cleaning costs	8,376	5,579
Postage and stationery	1,447	1,868
Repairs and Maintenance - Manse	653	-
Repairs and Maintenance - South Hall	4,939	7,122
Repairs and Maintenance - North Hall	4,376	5,593
Repairs and Maintenance - Church	1,007	6,345
Alarm System	3,422	4,036
Organ and piano Maintenance	1,790	616
Life and Work Magazine	-	336
Nurture and Messy play expenses	2,974	4,053
Guild expenses	4,694	5,895
Cadder Singers	922	250
Men's Club	605	589
Subscriptions	1,862	2,184
Shopping services	1,394	4,831
Care and Fellowship	578	717
First Monday	273	330
Depreciation	12,989	11,655
Independent Examiner's fee	1,930	1,764
Sundry expenses	553	392
Bank charges	568	325
Coffee shop donations	-	200
Cadder 200 expenses	2,285	-
	<u>236,139</u>	<u>241,750</u>
Total resources expended	<u>236,139</u>	<u>241,750</u>
Net income/(expenditure) before gains and losses	10,085	(1,265)

This page does not form part of the statutory financial statements

CADDER PARISH CHURCH OF SCOTLAND

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	-	7,836
Net income	10,085	6,571