

Carnwadric Church of Scotland
Glasgow

RECEIPTS AND PAYMENTS ACCOUNTS
For Year Ended
31 December 2025

Congregation No: 160914

Charity No: SC 030150

Carnwadric Church of Scotland Reference and Administrative Information

Charity Name:	Carnwadric Church of Scotland
Charity Registration Number:	SC030150
Congregation Reference No:	160914
Contact Address:	556 Boydstone Road Glasgow G46 8HP

Trustees:

Betty Bentley	Jacquie McCance
Sadie Douglas	Alan McDougall
Willie Douglas	John McNeill
Willie Drain	Elaine Snell
Christine Gray	

Principal Office-bearers

Minister:	Rev James Gemmell
Session Clerk:	Vacant
Minute Secretary	Vacant
Church Treasurer:	Elaine Snell

Independent Examiner

Graham D Kilpatrick
39 Brent Road
Glasgow G46 8JG

Bankers

Bank of Scotland,
167-201 Argyle Street
Glasgow G2 8BU

Carnwadric Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

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 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

The Kirk Session is currently chaired by the Minister and meets on average once a month and is responsible for all affairs within the Church including spiritual, finance and property.

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.

Since October 2020 Helping Hands Community Foodbank has served the needs of the people living with food insecurity opening on a Thursday morning. The Kirk Session provides oversight of the Foodbank, with a Management Group made up of volunteers offering week to week management of the Foodbank. The foodbank continues to attract new volunteers. They have added to the strength of this ministry to the community.

The Foodbank developed a monthly Drop In Evening in 2022. Providing warm food, entertainment and a short address from one of the volunteers. This has grown in popularity and has helped to breakdown isolation. A cafe has also been established on a Thursday morning running alongside the foodbank. We now employ a foodbank Coordinator to help develop the foodbank. The Foodbank Co-ordinator has settled well and offers us new insight to our working processes. We have started the Café of Hope on a Wednesday as a means of offering support and to promote better mental health.

We now have two African Fellowships hiring the Church halls for Worship & Prayer Services. Heritage Assembly are a Nigerian Group that have a fortnightly Evening Prayer and Worship Meeting in the small Hall. The Presbyterian Church of Ghana holds a weekly afternoon Worship Service in the Large Hall. Both Groups are well attended and are lively examples of African Worship! The Hall let helps with the finance of the Church.

The Session and Congregation continue to support all the efforts of the Church in serving the Temporal and Spiritual needs of the Church. We continue to take an active part in the Presbytery Mission Plan process, as the Church of Scotland wrestles with restructuring of the Church and ministry to meet fewer ministers and declining finance. Carnwadric will most likely form a linkage with the resultant union for the Churches of Pollokshaws Parish Church and Eastwood Parish Church to form Auldburn Trinity Church of Scotland.

Carnwadric Church is not immune to the financial challenges facing the Church or the problem of finding people willing and able to take responsibility for the many areas of ministry, but we are grateful for the faithfulness of this small group of believers who continue to bear witness to the Gospel of the Lord Jesus Christ.

Carnwadric Church of Scotland

Trustees' Annual Report (cont) Year ended 31 December 2025

Financial Review

Our principal source of income is still the weekly offerings. However over the past years these have been declining largely due to the decline in congregation numbers. In the last three years, collections have decreased from £21,564 in 2022 to £15,848 in 2025 which is a decrease of around 26%. However, on a more positive note, we have year on year, seen an increase in the income from hall lets. Income from hall lets in 2022 was £14,586 compared to £17,962 in 2025, an increase of approximately 18%.

The heating and lighting costs for 2025 amounted to £16,302 this is as most people will appreciate due to the rising costs of energy and the increased use of the Church halls, although decreases in energy prices are predicted this year. We have been very fortunate to have received contributions to these costs from the foodbank grants and hall lets.

For 2025 the amount recovered from the Inland Revenue on Gift Aid donations amounted to £4,854 which reflects the drop in offerings. All tax payers are encouraged to sign a Gift Aid declaration to increase their giving to the Church at no additional cost to them. For every £1 a tax payer donates, the government will allow charities to claim back approximately 25p so you can see that this is a great way to increase your giving. If you are a UK tax payer and would like more information on Gift Aid, please see Elaine Snell.

Reserves Policy

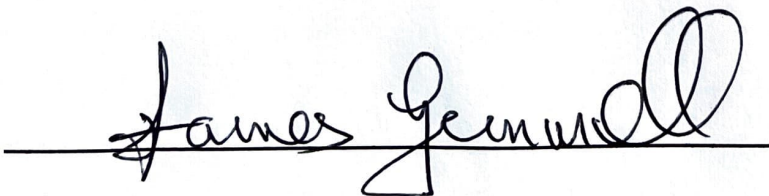
It is generally the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds in the General Fund of £6570 which represents just around two months' general expenditure. As such, the Kirk Session decided to close the Bequest account and transfer the balance ie £5,383 to the General account. In addition, the Kirk Session has agreed that if required, funds can be transferred from Fabric Fund. The closing balance of the Fabric Account was £47,805.

In addition, the Church also held £25,819 of restricted funds for the Helping Hands Community Foodbank.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements 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 Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees on 4 February 2026 and signed on their behalf.

A handwritten signature in black ink, reading "James Gemmell", written over a horizontal line.

Minister

Carnwadric Church of Scotland

Independent Examiner's Report to the Trustees of Carnwadric Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity 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

An 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 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.

Signed



Name Graham David Kilpatrick

Address: 39 Brent Road
 Thornliebank
 Glasgow G46 8JG

Date

25th February 2026

**Carnwadric Church of Scotland
Receipts and Payments Account**

Year ended 31 December 2025

			Unrestricted	Restricted		
			Funds	Funds	Total	Total
			2025	2025	2025	2024
			£	£	£	£
Receipts	Note					
Donations	3		17,775	5,350	23,125	25,386
Legacies			-		-	-
Fundraising Activities			565	1,110	1,675	2,937
Bank & Deposit interest			11	-	11	12
Gift Aid Tax Recovered			4,854	-	4,854	5,867
			23,205	6,460	29,665	34,202
Rental of Church Halls			17,962	-	17,962	16,470
Grants			122	17,750	17,872	21,300
General Trustees re Manse Rental (see Appendix)			1,116	-	1,116	-
Total Receipts			42,405	24,210	66,615	71,972
Payments	4					
Costs of generating funds			87	16,312	16,399	12,567
Charitable activities			49,232	10,104	59,336	53,571
					-	
Total Payments			49,319	26,416	75,735	66,138
Excess of Receipts over Payments			(6,914)	(2,206)	(9,120)	5,834

Carnwadric Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	67,744	28,025	95,769	89934
Movement in year:				
Excess of Receipts over Payments for the year	(6,914)	(2,206)	(9,120)	5,834
Bank & deposit balances carried forward	<u>60,830</u>	<u>25,819</u>	<u>86,649</u>	<u>95,768</u>

The accounts were approved by the Kirk Session on 4 February 2026.

For and on behalf of the Kirk Session.

James Gammell
Elaine Snell

Minister

Treasurer

Carnwadric Church of Scotland
Notes to the Accounts
Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year one trustee, the Minister, Rev James Gemmell, received reimbursement of expenses in respect of council tax, travel and telephone expenses totalling £6433.

2. Movements in Funds

	At 1 Jan 2025 £	Income £	Expenditure £	At 31 Dec 2025 £
Unrestricted funds				
General Fund	13,425	34,972	41,828	6,569
Designated Funds				
Fabric Fund	47,876	7,373	7,444	47,805
Benevolent/Tea Fund	317	60	47	330
Children's Ministry	742	-	-	742
Bequest Fund	5,383	-	-	5,383
	<u>67,743</u>	<u>42,405</u>	<u>49,319</u>	<u>60,829</u>
Restricted Funds				
Helping Hands Community Fund (Foodbank)	28,025	24,210	26,416	25,819
Total Funds	<u>95,768</u>	<u>66,615</u>	<u>75,735</u>	<u>86,648</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have restricted the use of this fund for the maintenance of Church property.

Benevolent Fund: The Trustees have designated the use of this fund for community/personal needs.

Children's Ministry: The Trustees have designated the use of this fund for books, activities, crafts etc relating to the children's work.

Bequest Fund: The Trustees have designated the use of the fund for the purchase of new equipment, special projects.

Purposes of Restricted Funds

Helping Hands Community Fund: All funds in this account are restricted to the foodbank.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
WFO Scheme (non Gift Aid)	389	-	389	270
WFO Gift Aid Donations	12,392	-	12,392	14,473
Ordinary Offerings (Open)	3,067	-	3,067	3,308
Weddings and funerals	600	-	600	1,200
Donations from organisations, general donations, miscellaneous	1,327	5,350	6,677	6,135
	<u>17,775</u>	<u>5,350</u>	<u>23,125</u>	<u>25,386</u>

Carnwadric Church of Scotland
Notes to the Accounts (continued)
 Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes/Fundraiser	87	16,312	16,399	12,567
Charitable activities				
Ministries & Mission allocation	13,113	-	13,113	11,223
Presbytery dues	474	-	474	1,090
Minister's Expenses	3,604	-	3,604	2,063
Ministerial Assistance/Foodbank Staff	-	-	-	20
Council Tax	2,829	-	2,829	2,631
Heat and light	15,282	1,020	16,302	15,332
Insurance	2,393	-	2,393	2,185
Stationery/Admin	32	2,058	2,090	2,899
Cleaner	1,555	1,320	2,875	4,043
Refuse Collection/Cleaning	232	91	323	197
Website/zoom charges	181	-	181	321
Gardener	240	-	240	230
Fabric repairs & maintenance	7,444	28	7,472	3,042
Volunteer and Staff Expenses	-	292	292	-
Miscellaneous expenses	1,853	947	2,800	3,563
Training	-	90	90	450
Pest Control	-	708	708	-
Foodbank - Spend on Food	-	1,478	1,478	4,281
Café of Hope/Drop In Food/Drinks	-	2,072	2,072	-
	<u>49,232</u>	<u>10,104</u>	<u>59,336</u>	<u>53,570</u>
Total Expenditure	<u>49,319</u>	<u>26,416</u>	<u>75,735</u>	<u>66,137</u>

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 5th and subsequent years of service was £39,856.

6. Collections for Third Parties

	2025 £	2024 £
DEC	150	200
Mary's Meals	-	150
Compassion UK	-	125
	<u>150</u>	<u>475</u>

Carnwadric Church of Scotland**Appendix 1****Funds held on behalf of the congregation by the Church of Scotland****Consolidated Fabric Fund - Revenue Account**

Date	Transaction	Debit	Credit	GTs only
Balance at 1 January 2025				£1,134.09
20-Mar-25		£1,116.41		
Total for 2023				£1,116.41
Total Funds held as at 31 December 2025				£17.68