

Charity registration number SC033802 (Scotland)

CATHCART CHURCH OF SCOTLAND, GLASGOW
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025



TC Group
Business Advisors & Accountants
180 St Vincent Street
Glasgow
G2 5SG

CATHCART CHURCH OF SCOTLAND, GLASGOW

LEGAL AND ADMINISTRATIVE INFORMATION

Kirk Session

Hector Marshall
Janice McKay
Ewan Gourlay
Alex Hardie
June Allison
Alasdair Bates
Karen Beveridge
Linda Burke
Alison Davidson
Kristin Drummond
Iain Duff
Christine Duncan
Anne George
Amanda Gillan
Ellen Hamilton
Alex Harris
Robert Hutcheon
Pamela Kitchin
May Laughlan
Joan Lindsay
Eilidh MacDonald
Donald MacLeod
William Martin
Derek McIntyre
Eric McLachlan
Gail McLay
Janet McNab
Gay Morrison
Anne Neilson
Douglas Paton
Fiona Paton
Irene Paul
Christine Penney
John Richardson
Fiona Sutherland
Maira Hargreaves

Principal Office Bearers

Reverend Alasdair MacMillan
Ewan Gourlay
Alex Hardie

Iain MacDonald

Minister
Session Clerk
Church Treasurer (from
January 2026)
Church Treasurer (until January
2026)

Charity number (Scotland)

SC033802

CATHCART CHURCH OF SCOTLAND, GLASGOW

LEGAL AND ADMINISTRATIVE INFORMATION

Principal address	90 Clarkston Road Cathcart Glasgow G44 3DA
Independent examiner	Allison Devine C.A. TC Group Business Advisors & Accountants 180 St Vincent Street Glasgow G2 5SG
Bankers	Royal Bank of Scotland 1 Moncrieff Street Paisley PA3 2AW
Solicitors	Law Department Church of Scotland 121 George Street Edinburgh EH2 4YN
Investment advisors	Church of Scotland Investors Trust 121 George Street Edinburgh EH2 4YN

CATHCART CHURCH OF SCOTLAND, GLASGOW

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CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Kirk Session present their annual report and financial statements for the year ended 31 December 2025.

On the 7th November 2024 there was a Union of Congregations between Cathcart Trinity Church of Scotland (SC033802) and Cathcart Old Parish Church of Scotland (SC002727). The United Church retains the charity number of SC033802 from Cathcart Trinity Church of Scotland with the new United Church name of Cathcart Church of Scotland, Glasgow.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Church's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

In the year ending 31st December 2025 our main objective was to continue to implement the Building Blocks produced from our Vision Process: Building Prayer; Building Faith; Building Mission; Building Unity and Building Family.

All that we as a congregation strive to do should work towards fulfilling our mission and our vision.

Our Mission Statement

Following Jesus Christ

Glorifying God

Serving Others

Our Vision Statement

Following Jesus Christ

With the Holy Spirit's help we will

- Follow Jesus' example of prayer, service and obedience
- Encourage one another in the journey of faith
- Reach out to others with the good news of Christ
- Value and welcome all ages and provide opportunities for them to:
 - Learn about Jesus Christ
 - Enjoy fellowship and friendship
 - Identify and use their gifts

Glorifying God

With the Holy Spirit's help we will

- Be a loving worshipping fellowship
- Provide opportunities for relevant, inspiring, Spirit filled worship
- Develop the gifts of God's people

Serving Others

With the Holy Spirit's help we will

- Identify and try to meet the needs of people in our parish
- Help to support others as we are made aware of need
- Be involved in the life of our local community
- Care for one another
- Deepen relationships with other local congregations
- Support the world wide mission of the Church

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance

2025, the first full year of the witness and service of Cathcart Church of Scotland, Glasgow, following the union of Cathcart Old and Cathcart Trinity in November 2024, has been a year of encouragement and challenges – where once again we thank God both for all He has done and for one another.

It has been a real blessing to see the initial busyness of our building continue on Sunday mornings after the union and to see old friendships deepen and new friendships being made.

As ever, it is good to have the opportunity in this annual report to testify once again to the faithfulness of our great God during 2025 and to give thanks for the incredible generosity of the people of Cathcart Church of Scotland in their sharing of their time, talents, and money in worship and service. So many in the congregation have gone the extra mile in their service of others; ensuring that everyone is supported as best as possible.

Employees

In terms of paid employees, Stuart McCloy, our church officer, continues to go above and beyond in his cleaning of the Church building and in his care for the people who use it. Our full-time Minister, Rev. Alasdair MacMillan is paid a stipend nationally through what has been gathered by the Church of Scotland through the Giving to Grow taxation process. We contribute the full amount possible to the “Ministry here” assessment within Giving to Grow. As the whole church is the body of Christ we would want to see every member of the congregation feeling they have a role to play in the ministry of the church.

Cathcart Church of Scotland operates under the Unitary Constitution.

Worship

In Cathcart Church of Scotland, communal worship on Sunday morning and evening are vital pillars of our community's life and often the first point we encounter new people in the Church. We have been encouraged by the number of individuals and families, who visited and have become regulars, as well as all those whose faith has deepened over the year.

Sunday mornings saw a mix of people lead intergenerational worship, before our young people moved into their activities in the hall complex and generally a minister led the second part of the service in the Sanctuary. Over the course of the year we completed our series in the major characters in the Bible; focused on the life of Jesus, did a short series on the life of Moses and David, some Psalms and then thought about what it means to be Church. We were blessed by two services where our young people led the service and thanks goes to the leaders of Sunday Club and 7up and the young people for all they shared.

Our evening services have been more varied in approach with different preachers exploring different books of the Bible alongside Ian and Sheena Whiteford who have been leading us through topical issues. We are grateful to everyone who has participated in worship.

We celebrated three baptisms over the course of 2025.

We have been able to make a simple recording of our Morning Services available on YouTube. This does not include Children or Young People so begins to stream at the beginning of the Church News.

We continued to partner with Cathcart United Free Church in a short time of worship on Wednesday mornings, and with Cathcart United Free Church and Cathcart Baptist Church for Holy Week reflections. Our monthly prayer breakfasts remained peripatetic in 2025, working their way in rotation round Cathcart Church of Scotland, Cathcart United Free Church and Cathcart Baptist Church. These have been a real blessing, gathering Christians from other congregations around the Southside of Glasgow. The monthly Wednesday prayer meeting continues on the 3rd Wednesday of a month.

Several of our members head “next door” to Cartvale Care Home to lead residents and staff there in a time of worship and it is a real blessing to all those involved. The Wider World Team organised a Missions Weekend in November.

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Broader engagement in the Church of Scotland

Like 2024, 2025 was not an easy time for our Church of Scotland cluster partners, Clincarthill and Queen's Park Govanhill, but as the year progressed opportunities for the future appeared and the path forward became more certain. Clincarthill move to zone 4 to allow discussions about a linkage with Maxwell Mearns Castle Church; Queen's Park Govanhill requested that our Trustees unpick the requirement in the agreed mission plan for them to have a 0.5 Full Time Equivalent (FTE) worker for the Govanhill area so that they could use the remaining 1 FTE from our cluster's allocation to call a Minister of Word and Sacrament. Our Trustees agreed, with the proviso we would no longer need to work towards a Parish Grouping. This was agreed by all interested parties.

Rev. Alasdair MacMillan continued to serve as Interim Moderator at Castlemilk and Carmunnock until March 2025. In Presbytery Alasdair has served as the Convenor of the Superintendence Committee since summer 2025 and as the leader of a Local Church Review team and now Action Plan Review Team. As Convenor of the Superintendence Committee, Alasdair is also a member of the Presbytery's Business Committee.

Community

Renew Wellbeing, a shared ministry across the three partner churches in Cathcart, continues to be a real blessing. Held in the Baptist Church on a Thursday a wide range of participants come along, many weekly. Many people have visited from around Scotland to see Renew Wellbeing in action and it has been incredible to see folk who have been on the fringes of church coming into the regular activities of the worshipping community.

Soup-er Friday – a weekly Soup lunch over Winter took place in January and February. It was deemed both successful and necessary by Kirk Session so it was repeated for Winter 2025-26.

Two Alpha Courses have run during 2025 and a number of people have come to faith or have deepened their faith. We have been able to run Alpha plus alongside the Autumn Alpha course.

Our Church Garden space continues to be a place of real blessing to our community. During the better weather many people use it as a place to sit or eat their lunch. A team of creative workers have been meeting monthly to put together prompts for prayer; things for people passing to engage with; encouragements; and messages from the Bible. In the Autumn the decision was made to clear back some of our shrubs and hedges to allow scope to explore further outdoor places for seating and gathering.

Radiate Cathcart SCIO continues to be our partner as we seek to reach out to the children, young people and families of Cathcart with the good news of Jesus. We give thanks to God for Cara, and Jamie, as well as the myriad activities throughout the year and especially the Easter and Summer Holiday clubs which draw in so many people as volunteers.

Our own in-house youth work continues, although as in many of our ministries, we could do with more workers. Throughout the week our Monday Toddler group and Tuesday Snowdrops group continue to be well attended.

Fellowship groups

For those slightly older, there are regular Small group activities, where people gather together in the church or in folks' homes for discussion and fellowship. The development of our Men's and Women's Ministries continues as an opportunity for folk to get to know one another and to deepen relationships. A new podcast discussion group has been organised for Men and some of the Women's events have attracted people across the city and beyond.

Involvement with partner organisations

Beyond Cathcart, our members continue to play active roles in partner organisations around the city and across Scotland. Particular mention should be given to Glasgow City Mission, Glasgow Street Pastors, The Well, Glasgow South-East Foodbank and Scripture Union, but there are many more with donations going to the Lodging House Mission, Barnardos and Church House. Through the Mission sales table we have been able to commit to regular support of Imran in Pakistan. His ministry has changed over the course of the year. It was a real blessing to have Imran share in person during 2024 and for many in the congregation to meet him for the first time. Many of our congregation participate in the choir ministry of Praise Gathering and Father Song.

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Fabric

The former Cathcart Old buildings to the north of Carmunnock Road were earmarked for sale by the General Trustees and considerable work has been done across the year to ready them for sale. The tenants and hall users were kept informed with developments and the whole building needed to be readied to provide vacant possession. A great number of people have contributed to the work, but particular mention must go to Roy Kinnear and Anne Neilson for service that went above and beyond.

These buildings went to closing date, and at that point the Trustees made the decision to sell to St. Arsema Ethiopian Orthodox Tewahido Church. The General Trustees, who held the building in trust for our congregation's benefit, affirmed that decision and the sale took place on 25th September 2025. Considerable expenditure was made on Cathcart Old's building pre-sale and funds were approved to be drawn down from the Fabric Fund. We were delighted that St. Arsema's Church were able to keep the existing tenants and have promised to maintain the Peace Gardens in the former Cathcart Old grounds.

The Church Hall on the Southern side of Carmunnock Road – currently used by Heathdene Nursery – is vested in local Trustees.

In our building on Clarkston Road, we gained permission to do considerable work on the Sanctuary and corridors inside – including renewing the lighting in the Sanctuary and adding LED lights to the walls and windows; repointing the windows and repainting throughout the building. Some internal plastering needed to be done at this time too. While the work took place we held our morning services in the Kent Hall and the Evening Services in Cathcart United Free Church. The War Memorials and some Stain-glass windows in light boxes were moved from Cathcart Old into our building.

Externally work was done on repointing the windows, replacing and repairing guttering and sorting leaks in the roof. The manse also had a new boiler installed.

Kirk Session activities

The Kirk Session resolved to simplify our Vision – focusing in on three inter-related area we would like to work on – faith, family and mission. We also undertook a review of our congregational roll to identify people who had not attended worship since the Covid pandemic, writing to them to ask if they would wish to remain members. While the full review of Ministry teams that we had hoped to undertake has not been completed, at the end of the year we delegated fabric and finance powers to a board-like structure that would report to the Kirk Session.

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Financial review

Results for the year

The Statement of Financial Activities reports net income (i.e. surplus) for the year of £27,382 (2024 - surplus of £286,254). This combines a net income on unrestricted funds of £27,708 and net expenditure on restricted funds of £326.

The results for the prior year were significantly impacted by the Union of Congregations, which resulted in the recognition of net assets of Cathcart Old Parish Church of Scotland (SC002727) at the date of Union. This included recognition of one off income total of £285,597 from the 'Transfer of Union Balance'. Excluding this an overall surplus in the prior year on ordinary activities of £657 would have otherwise been reported.

Decisions pre-union had committed the Trustees of the united congregation to the sale of Cathcart Old's Sanctuary and Hall complex, with responsibility for the upkeep of those buildings remaining with our Trustees until the point of sale. As part of the various conversations with Insurers, Purchasers and Surveyors to effect the sale it became necessary to upgrade some of the electrics, repair a lightning conductor, make repairs to the roofs and boilers and to put into good order the considerable church grounds surrounding the building. Given the longstanding positive relationships with the key tenants we were advised to sell the building with tenants in place. This meant that despite rental income being received, we also had to bear considerable costs for heating, lighting and insurance. A decision made pre-union to leave the heating on in the Sanctuary over winter, was changed as soon as we realised what was happening. Unfortunately this realisation did not come for some time so the heating was on for longer than we would have hoped.

In the united church's Sanctuary and halls, the decision was made to repair broken plaster and repaint throughout the complex, renew the lighting - including lighting the stained glass windows around the Sanctuary and installing stained glass window boxes from Cathcart Old in the Hall Complex welcome area. Extensive work was also made to repoint the windows, fix the guttering and repair faults in the roofs. With these changes the building looks in better repair, is more comfortable and is considerably more wind and water-tight. With the changes there should also be a small reduction to our carbon footprint.

Reserves Policy

Cathcart Church of Scotland relies on the financial support of its members to sustain its congregational life and mission. The Church Trustees' reserves policy is to maintain at least 3 months of normal expenditure in reserve (that reserve would currently be over £60,000). These reserves are held to cover, amongst other things, unexpected expenses, emergency repairs, unexpected drops in income and short term deficits.

In making a decision on any finance, fabric, fundraising or staffing matter the Trustees consider carefully the impact of that decision on the reserves policy, having taken appropriate expert advice. Additionally the finance team regularly advise the Trustees of whether there are any threats developing which might result a breach of the reserves policy. The policy is to help the Church maintain financial sustainability.

At 31st December 2025 the unrestricted General Fund stood at £139,434 (2024 - £94,579). Other funds held by the Church are not available for general use so do not qualify as a general reserve. This is in accordance with OSCR guidance. Overall the Trustees are satisfied that the level of General Fund reserves are appropriate to our present circumstances and this will be kept under regular review.

The Church has a number of designated funds where the Trustees have set aside funds for specific purposes, or they are 'tied up' in fixed assets so do not represent liquid reserves. This includes the funds/assets acquired in the Union of Congregations, full details of which can be found in Note 22.

The Church also has a number of restricted funds which may only be used specifically in accordance with donor's wishes. The restrictions over use of these funds is detailed in Note 23.

The Church acquired endowment funds in the Union of Congregations and these are detailed in Note 21.

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Principal sources of funding

The church receives its funding from church members by way of weekly offerings and Gift Aid donations.

Grant Making Policy and Awards

The Church makes grants from unrestricted general income to organisations that are known to the Trustees. The beneficiaries are involved in activities or ministries compatible with the Church's objectives.

The Church continues to support the Radiate Cathcart, Scottish Charity Number SC039290. Radiate Cathcart is the joint youth ministry of three local churches in the Cathcart area. During this financial year a grant of £10,000 was provided (2024 - £10,000).

Risk Management

The principal risks facing the church together with plans to minimise these risks are as follows:

Property

The majority of the church property is old and requires continual maintenance. The roof and rainwater goods in particular require regular maintenance. The Property Committee continues to monitor this and undertook maintenance works during 2025.

The security of lead in the roof also continues to be monitored.

The Church is also fortunate to have the services of a full-time Church Officer and of the assistance of several members of the congregation with skills in the building sector.

Plans for future periods

We would like to look at installing new projectors, microphones and speakers in the Sanctuary. We anticipate drawing down money from the Consolidated Fabric Fund to undertake this work. We would also like to draw up plans for strategic refurbishment of the Large Hall and surrounding rooms for action in the years to come.

2026 also will mark the end of an era with the retirement of our Church officer, Stuart McCloy. Stuart has served the congregation and community in this role since 8th October 2003, going above and beyond his contractual duties for so many people. We aim to say a suitable goodbye to Stuart in October 2026. One of our big challenges for 2026 is to address what staffing is required for our congregation going forward into 2027 and beyond.

The General Trustees are on a mission to remove excess buildings from the National Church's portfolio so it is likely at the point of the Church officer's retirement we will have to make a decision about the future of the Church Officer's flat on Clarkston Road.

The Church of Scotland has introduced the requirement that all congregations complete an Action Plan for at least the next 5 years. We will work on it over the next few months so it can be submitted in the Autumn.

At the beginning of the year Cathcart Church of Scotland's Roll stood 385 members, over the course of the year between people removed by death, disjunction and resolution of Kirk Session, 172 people were removed. 4 people joined the were added to the roll. These changes resulted in a membership of 217 at 31st December 2025.

Our congregation is served by a willing team of volunteers. However, we are in a position of needing more people to serve in ministries right across the church's work. We will need to address this over the course of the year.

Structure, governance and management

The charity is administered in accordance with the terms of the Unitary Constitution of the Church of Scotland. The Church is a registered Scottish Charity (No. SC033802).

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Kirk Session who served during the year and up to the date of signature of the financial statements were:

Linda Craig (Resigned 6 October 2025)

Hector Marshall

Janice McKay

Ewan Gourlay

Alex Hardie

June Allison

Gary Bainbridge (Resigned 9 October 2025)

Alasdair Bates

Karen Beveridge

Linda Burke

Alison Davidson

Kristin Drummond

Iain Duff

Christine Duncan

Anne George

Amanda Gillan

Ellen Hamilton

Alex Harris

Robert Hutcheon

Pamela Kitchin

May Laughlan

Joan Lindsay

Eilidh MacDonald

Donald MacLeod

William Martin

James McHarg (Resigned 18 August 2025)

Derek McIntyre

Eric McLachlan

Gail McLay

Janet McNab

Gay Morrison

Anne Neilson

Colin Ogilvie (Resigned 31 December 2025)

Douglas Paton

Fiona Paton

Irene Paul

Christine Penney

John Richardson

Fiona Sutherland

Mary Tweedie (Resigned 18 August 2025)

Moir Hargreaves

Recruitment and Appointment of 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.

Previously the Congregational Board would be appointed from within members of the congregation who are believed to have the skills and commitment to contribute to the management affairs of the Church. Union requires the Church to be administered under the Unitary Constitution where there is no Congregational Board. Members who were previously on the Board therefore now attend Kirk Session as Trustees.

CATHCART CHURCH OF SCOTLAND, GLASGOW

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Organisational Structure

Previously the secular affairs within the Church would be delegated to the Congregational Board. Certain responsibilities would be delegated to subcommittees which report to the Congregational Board. The teams include finance, fabric, governance and property development (Hall lets). These affairs and subcommittees now report to the Kirk Session. The Kirk Session, which meets at least 6 times a year, is now responsible for spiritual and secular affairs within the Church

Key Management Personnel

Given their roles as described above, Trustees consider themselves along with the Minister as the charity's key management personnel, in charge of directing and controlling the charity and overseeing its daily activities. Details of Trustee and Minister remuneration are outlined in note 9 of the accounts.

Induction and Training of Trustees

Members are made aware of their responsibilities by the Clerk. Elder induction is carried out by the Minister and the Session Clerk. There is an annual meeting of Trustees at which any change of responsibilities is highlighted.

Independent Examiner

The Trustees recommend that Allison Devine, C.A., a partner in TC Group, Business Advisors and Accountants, remains in office as independent examiner until further notice.

The Trustees report was approved by the Board of Kirk Session.

Ewan Gourlay
.....

Ewan Gourlay

Trustee

7/5/2026
Date:

CATHCART CHURCH OF SCOTLAND, GLASGOW

INDEPENDENT EXAMINER'S REPORT

TO THE KIRK SESSION OF CATHCART CHURCH OF SCOTLAND, GLASGOW

I report on the financial statements of the Church for the year ended 31 December 2025, which are set out on pages 10 to 33.

Respective responsibilities of Kirk Session and examiner

The Church's Kirk Session are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Church Kirk Session consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 have not been met, or

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

Allison Devine

Allison Devine C.A.

TC Group
Business Advisors & Accountants
180 St Vincent Street
Glasgow
G2 5SG
Date: 8/5/2026

CATHCART CHURCH OF SCOTLAND, GLASGOW

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	4	223,049	119	-	-	223,168	153,503
Charitable activities	5	38,192	-	1,412	-	39,604	36,741
Other trading activities	6	30,085	-	-	-	30,085	13,125
Investments	7	23,055	-	-	-	23,055	1,410
The transfer of union balance	3	-	-	-	-	-	285,597
Other income	8	5,781	-	137,877	-	143,658	-
Total income and endowments		320,162	119	139,289	-	459,570	490,376
Expenditure on:							
Charitable activities	9	277,468	15,105	139,615	-	432,188	204,122
Total expenditure		277,468	15,105	139,615	-	432,188	204,122
Net income/(expenditure)		42,694	(14,986)	(326)	-	27,382	286,254
Transfers between funds		2,161	(2,161)	-	-	-	-
Net movement in funds	13	44,855	(17,147)	(326)	-	27,382	286,254
Reconciliation of funds:							
Fund balances at 1 January 2025		94,579	301,240	5,200	1,270	402,289	116,035
Fund balances at 31 December 2025		139,434	284,093	4,874	1,270	429,671	402,289

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 13 to 33 form part of these financial statements.

CATHCART CHURCH OF SCOTLAND, GLASGOW

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
	Notes					
Income and endowments from:						
Donations and legacies	4	153,392	111	-	-	153,503
Charitable activities	5	34,981	-	1,760	-	36,741
Other trading activities	6	13,125	-	-	-	13,125
Investments	7	1,410	-	-	-	1,410
The transfer of union balance	3	4,203	276,985	3,139	1,270	285,597
Total income and endowments		207,111	277,096	4,899	1,270	490,376
Expenditure on:						
Charitable activities	9	199,352	2,826	1,944	-	204,122
Total expenditure		199,352	2,826	1,944	-	204,122
Net income and movement in funds		7,759	274,270	2,955	1,270	286,254
Reconciliation of funds:						
Fund balances at 1 January 2024		86,820	26,970	2,245	-	116,035
Fund balances at 31 December 2024		94,579	301,240	5,200	1,270	402,289

CATHCART CHURCH OF SCOTLAND, GLASGOW

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	17		19,598		22,424
Investment property	14		260,000		260,000
Investments	15		10,000		10,000
			<u>289,598</u>		<u>292,424</u>
Current assets					
Debtors	18	79,216		6,165	
Cash at bank and in hand		93,689		119,691	
		<u>172,905</u>		<u>125,856</u>	
Creditors: amounts falling due within one year	19	(32,832)		(15,991)	
Net current assets			<u>140,073</u>		<u>109,865</u>
Total assets less current liabilities			<u>429,671</u>		<u>402,289</u>
The funds of the Church					
Endowment funds	21		1,270		1,270
Restricted income funds	23		4,874		5,200
Unrestricted funds - general	24		139,434		94,579
Unrestricted funds - designated	22		284,093		301,240
			<u>429,671</u>		<u>402,289</u>

The notes on pages 13 to 33 form part of these financial statements.

The financial statements were approved by the Kirk Session on 7/5/2026

Ewan Gourlay

Ewan Gourlay
 Trustee

CATHCART CHURCH OF SCOTLAND, GLASGOW

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

1 Accounting policies

Charity information

Cathcart Church of Scotland, Glasgow is a registered Scottish Charity (No SC033802). The charity's principal address is 90 Clarkston Road, Cathcart, Glasgow G44 3DA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Church's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Church is a Public Benefit Entity as defined by FRS 102.

The Church has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Kirk Session have a reasonable expectation that the Church has adequate resources to continue in operational existence for the foreseeable future. Thus the Kirk Session continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

1.4 Income

Income is recognised when the Church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Donations are recognised when the charity has evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Entitlement usually arises immediately upon receipt, however, in the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts must be recognised when it is probable that it will be received. This is normally following the granting of probate, when the administrator/executor of the estate has communicated in writing both the amount and settlement date and any conditions attached to the legacy are either within the control of the charity or have been met. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

Donated services and facilities

Donated professional services and donated 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 use by the charity of the item is probable and that 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.

Grants receivable

Income from government and other grants, whether 'capital' or 'revenue' in nature, are recognised when the charity has unconditional entitlement to the funds, it is probable that the income will be received, the amount can be measured reliably. Unconditional entitlement will be achieved once any performance or other conditions attached to the grants have been met, or fulfilment of those conditions is wholly within the control of the charity.

Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Income from charitable activities

Income from charitable activities includes income earned both from the supply of goods or services under contractual arrangements and from performance-related grants which have conditions that specify the provision of particular goods or services to be provided by the charity. Income from charitable activities is recognised as earned (as the related goods or services are provided).

Income from other trading activities

Income from other trading activities is recognised when the charity has entitlement to the funds, it is probable that these will be received and the amounts can be measured reliably.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Gift Aid

Income tax recoverable on Gift Aid donations is recognised when the respective donation has been recognised and the recoverable amount of income tax can be measured reliably; this is normally when the donor has completed the relevant Gift Aid declaration form. Income tax recoverable on Gift Aid donations is allocated to the same fund as the respective donation unless specified by the donor.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured or estimated reliably.

Liabilities are measured on recognition at historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date. The exception is that certain financial instruments must be adjusted to their present value; these include financial liabilities where settlement is deferred for more than 12 months after the reporting date.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

Expenditure on charitable activities

Expenditure on charitable activities includes all costs incurred by the Church in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including support costs and costs relating to the governance of the Church apportioned to charitable activities. The costs of charitable activities presented in the Statement of Financial Activities includes all costs of the Church.

Governance costs

Governance costs (which are included as a component of support costs in accordance with the SORP) comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny (audit or independent examination), strategic management, and other legal and professional fees.

Taxation

Cathcart Trinity Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

1.6 Tangible fixed assets

The Church has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and halls, the titles to which are vested in the General Trustees of the Church of Scotland for the congregation (i.e. not owned locally by the reporting Charity) subject to the regulation and direction of the General Assembly of the Church of Scotland as regards the management and disposal of the properties proceeds. 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.

One property is locally owned, being that at 124 Carumunnock Road, Glasgow. This property was acquired as part of the Union of Congregations, being held by the Trustees of the previous Cathcart Old Parish Church, and is included within the Balance Sheet.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings and equipment	10 years straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

1.9 Impairment of fixed assets

At each reporting end date, the Church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.11 Financial instruments

The Church has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Church's balance sheet when the Church becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Church's contractual obligations expire or are discharged or cancelled.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

2 Critical accounting estimates and judgements

In the application of the Church's accounting policies, the Kirk Session are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key areas of estimation and judgement relating specifically to the Union of Congregations are as follows:

Property Valuation

A property at 124 Carmunnock Road, Glasgow, G44 5UU was acquired as part of the Union and in the 2024 Accounts this 'fair value' was adopted. At that time, the property was £260,000. The property was independently valued by surveyors, Shepherd Commercial, on 4th March 2025. The Trustees were satisfied that this value would not have been materially different at the date of transfer of 7th November 2024, and felt it appropriate to apply to the Union transactions.

Accrued income and expenditure

At last year end, being 31st December 2024, the best estimate of accrued income and accrued expenditure at 7th November 2024 had been included, taking into account transactions which were known to have been settled by the 7th November 2024 and gift aid claims that were outstanding.

It was assumed that there were no undisclosed liabilities (actual or contingent) relating to the charity of Cathcart Old Parish Church which had not been included within their own Accounts.

During 2025, the Trustees have worked closely to bring all matters which related to the previous Cathcart Old Parish Church to a close.

Fund Categorisation

As part of the above referenced Union, the Trustees have not been alerted to any restrictions on funds previously held by Cathcart Old Parish (other than the noted flower fund and endowment fund) which would need to be respected and carefully appraised before application.

Funds which were previously shown as designated within Cathcart Old Parish Church continued to be retained.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

3 The Transfer of Union Balance

During the year ended 31 December 2024, on 7th November 2024 there was a Union of Congregations between Cathcart Trinity Church of Scotland (SC033802) and Cathcart Old Parish Church of Scotland (SC002727).

The United Church retains the charity number of SC033802 from Cathcart Trinity Church of Scotland with the new United Church name of Cathcart Church of Scotland, Glasgow

In accordance with financial reporting standards and the Charity SORP, the fair value of net assets of the Cathcart Old Parish Church is reported as income. This is disclosed on the separate line 'The Transfer of Union Balance' and has been valued as follows:

	2025	2024
	£	£
Property (124 Carmunnock Road, Glasgow, G44 5UU)	-	260,000
Investments (NS&I Bonds)	-	10,000
Bank Balances	-	20,567
Accured income including gift aid	-	2,921
Accrued expenditure	-	(7,891)
	-	285,597

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

4 Income from donations and legacies

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £
Donations and gifts	144,946	119	145,065	138,392	111	138,503
Legacies	78,103	-	78,103	15,000	-	15,000
	<u>223,049</u>	<u>119</u>	<u>223,168</u>	<u>153,392</u>	<u>111</u>	<u>153,503</u>
Donations and gifts						
WFO scheme	19,683	-	19,683	21,829	-	21,829
Ordinary offerings	5,222	-	5,222	3,575	-	3,575
Gift Aid donation	94,518	-	94,518	88,697	-	88,697
Tax reclaim on Gift Aid donation	23,630	-	23,630	22,265	-	22,265
Other gifts and donations	-	119	119	111	-	111
Other	1,893	-	1,893	1,915	111	2,026
	<u>144,946</u>	<u>119</u>	<u>145,065</u>	<u>138,392</u>	<u>111</u>	<u>138,503</u>

5 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Sale of goods	2,004	-	2,004	164	-	164
Premises income from unassociated groups	27,397	-	27,397	27,975	-	27,975
Premises income from associated groups	8,791	1,412	10,203	6,842	1,760	8,602
	<u>38,192</u>	<u>1,412</u>	<u>39,604</u>	<u>34,981</u>	<u>1,760</u>	<u>36,741</u>

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

6 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Cathcart Old Parish Church - hall rental income	27,685	10,725
Rental income	2,400	2,400
Other trading activities	30,085	13,125

7 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income - Heathdene Nursery	21,720	-
Interest receivable	1,335	1,410
	23,055	1,410

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

8	Other income	Unrestricted funds		Restricted funds		Total		Unrestricted funds		Restricted funds		Total	
		2025	£	2025	£	2025	£	2024	£	2024	£	2024	£
	Other income - insurance claim	4,650		-		4,650		-		-		-	
	Receipts from Church of Scotland General Trustees - Capital account	-		113,492		113,492		-		-		-	
	Receipts from Church of Scotland General Trustees - Revenue account	-		24,385		24,385		-		-		-	
	Tenants utilities income	1,131		-		1,131		-		-		-	
		5,781		137,877		143,658		-		-		-	

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

9 Expenditure on charitable activities

	2025 £	2024 £
Direct costs		
Staff costs	30,536	26,358
Depreciation and impairment	2,826	2,826
Projects and activities	10,000	10,000
Premises costs	213,172	53,206
Running costs	142,193	105,024
Property costs associated with Cathcart Old covered by drawn down from General Trustees (note 8)	24,385	-
Accountancy fees	2,064	1,692
Interest and finance costs	30	-
Governance costs	6,982	5,016
	<u>432,188</u>	<u>204,122</u>
Analysis by fund		
Unrestricted funds - general	277,468	199,352
Unrestricted funds - designated	15,105	2,826
Restricted funds	139,615	1,944
	<u>432,188</u>	<u>204,122</u>

10 Trustees Remuneration and Related Party Transactions

Minister's travel, telephone, council tax and other expenses paid in the year totalled £3,494 (2024 - £3,218).

No other Trustee received remuneration or reimbursement of any expenses during the year.

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

During 2025, donations identified as having been received by the church from the Trustees totalled £45,406 (2024 - £35,685).

During 2025, the Manse incurred redecoration and refurbishment expenditure totalling £6,096 (2024 - £1,682).

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Premises maintenance	1	1
	<u>1</u>	<u>1</u>
Employment costs	2025	2024
	£	£
Wages and salaries	29,794	25,616
Staff pension costs	742	742
	<u>30,536</u>	<u>26,358</u>

There were no employees whose annual remuneration was £60,000 or more.

Key Management Personnel

The Trustees consider themselves along with the Minister as the charity's key management personnel.

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.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Net income/(expenditure) for the year

	2025 £	2024 £
Operating for the year is stated after charging:		
Independent Examiner's fees	6,982	5,016
Payroll services paid to Independent Examiner	1,464	1,392
Depreciation of owned tangible fixed assets	2,826	2,826
	<u>11,272</u>	<u>9,234</u>

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

14 Investment property

	2025 £
Fair value	
At 1 January 2025 and 31 December 2025	260,000

In the previous year accounts to 31st December 2024, upon the Union of Congregations a property at 124 Carmunnock Road, Glasgow, G44 5UU was recognised. In accordance with Financial Reporting Standards, the value attributable to this was representative of market value at the date of Union, being 7th November 2024. To fairly assess the value, the Trustees instructed a professional survey of the property by Shepherd Commercial. This survey, on 4th March 2025, provided a value of £260,000 which the Trustees were satisfied would not have been materially different at 7th November 2024 or at 31st December 2025.

15 Fixed asset investments

	Income Bonds £
Cost or valuation	
At 1 January 2025 & 31 December 2025	10,000
Carrying amount	
At 31 December 2025	10,000
At 31 December 2024	10,000

16 Financial instruments

	2025 £	2024 £
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	10,000	10,000

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

17 Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
At 1 January 2025	36,554
At 31 December 2025	36,554
Depreciation and impairment	
At 1 January 2025	14,130
Depreciation charged in the year	2,826
At 31 December 2025	16,956
Carrying amount	
At 31 December 2025	19,598
At 31 December 2024	22,424

18 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	3,585	6,165
Prepayments and accrued income	75,631	-
	79,216	6,165

19 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	451	390
Other creditors	2,001	1,399
Accruals and deferred income	30,380	14,202
	32,832	15,991

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

20 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	742	742

The Church operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Church in an independently administered fund.

21 Endowment funds

Endowment funds represent assets which must be held permanently by the Church. Income arising on the endowment funds can be used in accordance with the objects of the Church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2025	Incoming resources	At 31 December 2025
	£	£	£
Permanent endowments	1,270	-	1,270
Previous year:	At 1 January 2024	Incoming resources	At 31 December 2024
	£	£	£
Permanent endowments	-	1,270	1,270

The Union of Congregation has resulted in the transfer of the endowment funds from Cathcart Old Parish Church of Scotland (SC002727) on the 7th November 2024.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

22 Unrestricted funds - designated

These are unrestricted funds which are material to the Church's activities made up as follows:

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Designated Asset Fund	282,424	-	(2,826)	-	279,598
Kirk Session Fund	1,831	119	(26)	-	1,924
Fabric Fund	12,253	-	(12,253)	-	-
Benevolent Fund	1,450	-	-	-	1,450
Sunday School	822	-	-	-	822
Guild Fund	2,161	-	-	(2,161)	-
Mens Association	299	-	-	-	299
	<u>301,240</u>	<u>119</u>	<u>(15,105)</u>	<u>(2,161)</u>	<u>284,093</u>

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Designated Asset Fund	25,250	260,000	(2,826)	-	282,424
Kirk Session Fund	1,720	111	-	-	1,831
Fabric Fund	-	12,253	-	-	12,253
Benevolent Fund	-	1,450	-	-	1,450
Sunday School	-	822	-	-	822
Guild Fund	-	2,161	-	-	2,161
Mens Association	-	299	-	-	299
	<u>26,970</u>	<u>277,096</u>	<u>(2,826)</u>	<u>-</u>	<u>301,240</u>

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

22 Unrestricted funds - designated

(Continued)

Designated Asset Fund

The Designated Assets Fund represents the net book value of the charity's fixed assets.

During the prior year, Income of £260,000 represented the property acquired upon the Union with Cathcart Old Parish Church of Scotland (SC002727).

Kirk Session Fund

The Kirk Session Fund records the income and expenditure of the Kirk Session. This fund is treated as "designated" as the Trustees recognise that the fund can only be used at the discretion of the Session.

Fabric Fund

Represents funds held for the maintenance of the church properties.

Benevolent Fund

The Benevolent Fund exists to provide assistance in times of hardship.

Sunday School Fund

Represents funds that the Trustees have set aside for use by the Sunday School.

Guild Fund

Represents funds that the Trustees have set aside for use by the Guild Committee. The Guild Fund is no longer held by the Church. The balance was transferred to General Funds (Unrestricted) at 31 December 2025.

Mens Association Fund

Represents funds that the Trustees have set aside for use by the Mens Association.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

23 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Flower Fund	3,870	1,412	(1,638)	3,644
Sunday Club	980	-	-	980
Reclaimable property costs	-	137,877	(137,877)	-
Restricted Legacy Fund	250	-	-	250
Defibrillator Fund	100	-	(100)	-
	<u>5,200</u>	<u>139,289</u>	<u>(139,615)</u>	<u>4,874</u>
Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Flower Fund	522	4,899	(1,551)	3,870
Sunday Club	1,373	-	(393)	980
Restricted Legacy Fund	250	-	-	250
Defibrillator Fund	100	-	-	100
	<u>2,245</u>	<u>4,899</u>	<u>(1,944)</u>	<u>5,200</u>

Flower Fund

The Flower Fund represents funds used to buy flowers for church services.

Sunday Club

Represents funds used towards the Sunday Club and generally young peoples' growth in the Christian faith.

Reclaimable Property Costs

Records expenditure incurred locally during the financial year which the Trustees were able to access funds held on behalf of the Congregation by the Church of Scotland General Trustees towards. Both income and expenditure are recorded through this fund. Further details of the balances remaining with the Church of Scotland General Trustees are included within the Appendix to the financial statements.

Restricted Legacy Fund

The Restricted Legacy Fund represents funds received from legacies that carry specific restrictions. During 2008, the church received a £250 legacy to be used towards the purchase of a stained glass window.

Defibrillator Fund

Represents donations received towards the costs of the purchase of a defibrillator. The fund was expended as at 31 December 2025.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

24 Unrestricted funds

These are the unrestricted funds to the charity

	At 1 January 2025	Income	Expenditure	Transfers	At 31 December 2025
	£	£	£	£	£
General funds	94,579	320,162	(277,468)	2,161	139,434
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	86,820	207,111	(199,352)	-	94,579
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

General Fund

The General Funds represent the reserves of the Church which the Trustees are free to direct in the furtherance of the objectives of the Church without further restriction.

25 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £
At 31 December 2025:					
Tangible assets	-	19,598	-	-	19,598
Investment properties	-	260,000	-	-	260,000
Investments	10,000	-	-	-	10,000
Current assets/(liabilities)	129,434	4,495	4,874	1,270	140,073
	<u>139,434</u>	<u>284,093</u>	<u>4,874</u>	<u>1,270</u>	<u>429,671</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
At 31 December 2024:					
Tangible assets	-	22,424	-	-	22,424
Investment properties	-	260,000	-	-	260,000
Investments	10,000	-	-	-	10,000
Current assets/(liabilities)	84,579	18,816	5,200	1,270	109,865
	<u>94,579</u>	<u>301,240</u>	<u>5,200</u>	<u>1,270</u>	<u>402,289</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

26 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 volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

27 Capital commitments

Amounts contracted for but not provided in the financial statements:

	2025 £	2024 £
Other building costs	51,483	-

This represents the balance due for roof repairs per contract commenced before 31 December 2025, paid February 2026.

28 Collections for Third Parties

	2025 £	2024 £
Glasgow SE Foodbank	730	261
Lodging House Mission	505	-
	1,235	261

Cathcart Church of Scotland acted as an agent to collect and remit funds to the above named third parties. This income is not treated as belonging to the Congregation as the Trustees cannot control or direct the funds. As such the income and expenditure is not reported in the Statement of Financial Activities.

29 Related party transactions

Other than disclosed in note 10, there were no disclosable related party transactions during the year (2024 - none).

At date of Union of the Churches, 7th November 2024, the Church of Scotland required that the Congregational board was disbanded and any non-elders would lose their Trustee Status.

Alex Hardie, Treasurer from January 2026, is also a Trustee of Radiate Cathcart. During the year to 31 December 2025 Cathcart Church of Scotland paid a Grant of £10,000 (2024: £10,000) to Radiate Cathcart.

CATHCART CHURCH OF SCOTLAND, GLASGOW

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

30 Restatement of Comparatives

By virtue of the Union of Congregations in late 2024, any ongoing activities associated with (previous) Cathcart Old Parish Church buildings, are now reported within Cathcart Church of Scotland. Although no changes to the overall totals in comparatives (2024), some income and expenditure categories have been restated to present a more detailed view of transactions, consistent with the allocations of Cathcart COS, within these financial statements.

Furthermore, the categorisation of a property held locally has been re-categorised as investment property rather than functional fixed asset as it is held to derive investment return, rather than for use in the charity's own activities.

There has been no change to the reported surplus or net assets (reserves) as a result of the above restatements.

31 Income from Activities

Contributions and hall hire fees from groups and organisations holding activities within our Church buildings include :

	Unassociated Unrestricted £	Associated Unrestricted £	Associated Restricted £	Life & Work Unrestricted £	2025 Total £	2024 Total £
Allegro Dance	9,695	-	-	-	9,695	9,364
Arts and crafts	1,115	-	-	-	1,115	840
Baby sensory	270	-	-	-	270	1,350
Badminton Clubs	1,660	-	-	-	1,660	1,416
Cocaine Anonymous	1,020	-	-	-	1,020	980
ER Feel Better Foundation	743	-	-	-	743	473
Fathers Song	-	-	-	-	-	232
Flower fund	-	-	1,412	-	1,412	1,760
Guides and Brownies	978	-	-	-	978	745
Hear my music	6,590	-	-	-	6,590	7,125
Hall Hire	150	-	-	-	150	160
Hospitality	201	1,766	-	-	1,967	1,022
Life and Work	-	-	-	4	4	164
Line Dancing	1,110	-	-	-	1,110	1,260
Mission sales	-	7,025	-	-	7,025	5,660
Moments Cafe	450	-	-	-	450	200
Probus	385	-	-	-	385	370
Scouts	-	-	-	-	-	630
Snowdrops	150	-	-	-	150	150
Street Pastors	300	-	-	-	300	200
Table tennis	2,055	-	-	-	2,055	1,940
Thursday Exercise	525	-	-	-	525	-
Toddlers	-	-	-	-	-	700
	<u>27,397</u>	<u>8,791</u>	<u>1,412</u>	<u>4</u>	<u>37,604</u>	<u>36,741</u>