

Scottish Charity No. SC052160

CBC Community Church

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

CBC Community Church

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CBC Community Church

Report of the Trustees for the year ended 31 March 2026

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

Reference and administrative details

Principal address

CBC Community Church
59 Kelhead Path
Glasgow
G52 2QD

Registered address

71 Southwold Road
Paisley
PA1 3AL

Trustees

Joyce Downie	(Treasurer)	
Rev Leslie Edge	(Secretary)	
Jeanette Cossar	(Deacon)	
Ruth Gryczka	(Deacon)	(appointed May 2024)
Kenneth Smith	(Deacon)	
Lynn Spencer-Walters	(Deacon)	
Morag Stevenson	(Deacon)	(resigned 24 June 2025)

Structure, governance and management

Governing document

CBC Community Church (SC052160) is a Scottish Charitable Incorporated Organisation (SCIO) and is established by Constitution. It was registered in its current legal form on 30 November 2022. The charity was previously an Unincorporated Organisation, Crookston Baptist Church (SC041859). The assets of the unincorporated organisation were transferred to the SCIO on 20 March 2024.

Recruitment and appointment of Trustees

New Trustees are nominated for appointment to this office under the terms of the church's constitution. There is a fixed term for Trusteeship of three years. Prior to their appointment, new Trustees would be active members of the church who would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. The title deeds to the property and land owned by the church are held by all current Trustees.

Apart from the Minister (position currently vacant) none of the Trustees receive any form of remuneration.

Objectives and activities

Objectives and aims

The Church's objectives are the advancement of the Christian faith in Crookston, Cardonald, Penilee, Hillington and surrounding areas and also throughout Scotland and the rest of the World by all means consistent with the teachings of the Christian Bible, including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

Current objectives and aims:

- Continue to promote the community cafe with a view to increasing the level and frequency of attendance from members of the local community.
- Continue to try and identify ways to support the community in a practical way through use of the church building.
- Continue to distribute food vouchers to the residents of Kelhead Path/Tinwald Path at Easter and Christmas
- Ensuring that all deacons and Sunday School teachers remain current with their Safeguarding training.
- Try to ensure the number of trustees increase to the maximum level allowed remain following the elections due to be held at the AGM.
- Continue the search for an individual to be employed on a part-time to:
 - Improve the level of pastoral care available to the fellowship.
 - Participate in the Sunday teaching programme on a regular basis.
 - Provide guidance and support to the various outreach initiatives.

CBC Community Church

Report of the Trustees for the year ended 31 March 2026

Significant Activities

The main achievements in relation to its objectives are:

- Sunday worship services have been held in the church building throughout the year.
- Monday Deeper Roots meetings aimed at helping new Christians grow in their faith.
- Tuesday Baby & Toddler Group held in the church building, although it has been temporarily suspended.
- Tuesday Prayer & Bible Studies are held in the church building on a weekly basis.
- Friday Women's Fellowship are held in the church building every 3 weeks.
- Several social events have been held, with guests from the Community Cafe participating.
- The continued running of the following WhatsApp Groups:
 - Sunday School Teachers Group
 - Parents Group
 - Creche Group
 - Fellowship Group
 - Diaconate Group
 - Worship Group
 - Visuals Group
- Continuation of the Outreach Programme for the local community which included:
 - Delivery of Food Vouchers to the residents of Kelhead Path and Tinwald Path.
 - Running of the Community Cafe which operates on a weekly basis and provides free refreshments to all who attended.
- The introduction of a weekly Parent & Toddler Group (Term time only).
- Support to the local community has been achieved through regular food vouchers and the weekly Community Cafe. Attendance at the cafe has regularly exceeded 30+ individuals, with approximately 2/3rds of those attending external visitors. Several of these visitors now attend the Sunday service on a regular basis. A community officer from the Wheatley Housing Group visits the cafe on an ad-hoc basis.
- The number of deacons is now below the maximum number allowed by the constitution.
- The renewal of all the necessary GDPR paperwork has been completed to enable a new Church Directory to be issued.
- Fire and H&S checks are completed on a regular basis.
- Fellowship numbers and attendance at Sunday services continue to increase. However, the variance in attendance is still too great.

Financial review

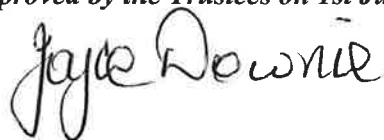
Results for the year

The financial statements for the year are set out in pages 4 to 7. The Receipts and Payments Account on page 4 reflects an increase in funds of £37,170 (2025: net increase of £44,329). This, when added to the funds brought forward of £186,684 (2025: £142,355) gives general funds carried forward of £43,854 (2025: £81,913) and designated funds carried forward of £180,000 (2025: £104,771). The total funds carried forward are £223,854 (2025: £186,684).

Reserves

It is the policy of the church to maintain unrestricted funds at a level that equates to approximately 6 months of regular unrestricted expenditure £22,300 (2025: £16,500). As shown on page 5, the level of general reserves at 31 March 2026 amounted to £43,854 (2025: £81,913) which is above the required level.

Approved by the Trustees on 1st June 2026 and signed on their behalf by:



Joyce Downie
Treasurer/Trustee

CBC Community Church

Report of the Independent Examiner to the Trustees for the year ended 31 March 2026

I report on the accounts of the Charity for the year ended 31 March 2026 which are set out on pages 4 to 7.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity Trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

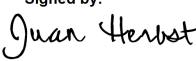
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning 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 in 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 by:


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Juan Herbst CA

Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 1st June 2026

CBC Community Church

Receipts and Payments Account for the year ended 31 March 2026

		General fund	Designated fund	2026 Total	2025 Total
	Notes	£	£	£	£
Receipts					
Gift Aid giving		40,658	-	40,658	36,604
Gift Aid tax reclaimed		12,027	-	12,027	10,922
Offerings		17,630	-	17,630	16,986
CAF		-	-	-	120
Foodbank income		261	-	261	1,581
Outreach donations		3,000	-	3,000	1,700
Café social gifts		1,000	-	1,000	810
Other income		250	-	250	1,840
Bank interest		5,329	-	5,329	5,678
Legacies		1,650	-	1,650	-
Other donations		-	-	-	940
Babies & Toddlers income		-	-	-	250
Total receipts		81,805	-	81,805	77,431
Payments					
Telephone and broadband		550	-	550	494
Pulpit supply		2,230	-	2,230	2,235
Insurance		2,517	-	2,517	2,329
Utilities		5,382	-	5,382	5,696
Water rates		1,329	-	1,329	-
Church maintenance costs		8,830	-	8,830	4,267
Building improvement costs		-	-	-	2,763
Building sundry costs		632	-	632	568
Church equipment - sound		-	-	-	603
Church equipment - misc		1,212	-	1,212	822
Stationery		217	-	217	103
Web hosting		181	-	181	181
Advertising		-	-	-	338
Church logo and motto		549	-	549	459
Annual licences and subscriptions		1,768	-	1,768	1,756
Catering		372	-	372	725
Baptist Union of Scotland		2,394	-	2,394	2,142
Grants and donations	3	5,000	-	5,000	100
Outreach		8,537	-	8,537	905
Youth work		288	-	288	982
Christian Camp costs		650	-	650	630
Foodbank expenses		123	-	123	2,695
Café gifts		700	-	700	413
Bank charges		60	-	60	60
Church Outings		-	-	-	250
Babies & Toddlers expenditure		58	-	58	386
Legal and professional fees		-	-	-	144
Independent examination		1,056	-	1,056	1,056
Total payments		44,635	-	44,635	33,102
(Deficit) / surplus for the year before transfers		37,170	-	37,170	44,329
Transfers		(75,229)	75,229	-	-
Net increase / (decrease) in cash for the year		(38,059)	75,229	37,170	44,329
Cash balances brought forward		81,913	104,771	186,684	142,355
Cash balances carried forward		43,854	180,000	223,854	186,684
		(Note 4)	(Note 4)		

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Statement of Balances as at 31 March 2026

	Notes	2026			2025		
		Opening	Surplus	Closing	Opening	Surplus	Closing
		balance	for year	balance	balance	for year	balance
		£	£	£	£	£	£
Bank, deposits and cash in hand		186,684	37,170	223,854	142,355	44,329	186,684
Total assets held		186,684	37,170	223,854	142,355	44,329	186,684
Reserves							
General fund	4			43,854			81,913
Designated fund	4			180,000			104,771
				223,854			186,684
Statement of assets at 31 March 2026							
Freehold property				357,933			357,933
Gift Aid due				4,493			4,363
Statement of liabilities at 31 March 2026							
Independent examination fee				1,164			1,056
				1,164			1,056

Approved by the Trustees on 1st June 2026 and signed on their behalf by the undernoted:



Joyce Downie
Treasurer/Trustee

The notes on pages 6 to 7 form part of these financial statements.

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Notes to the Financial Statements for the year ended 31 March 2026

1. Accounting policies

Accounting convention

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

Basis of financial statements

The financial statements have been prepared on a Receipts and Payments basis.

Congregation income

All voluntary income, income from tax recoveries on Gift Aid and bank interest is accounted for when received.

Tax refunds

Tax refunds are the amounts claimed during the year in respect of donations by Gift Aid.

Receipts & Payments Account

For the purpose of the Receipts & Payments Account as shown on page 4, funds are defined as follows:

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

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

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Notes to the Receipts and Payments Accounts for the year ended 31 March 2026

2. Transactions with Trustees and related parties

During the year 3 (2025: 6) Trustees received reimbursement of Church expenses incurred totalling £13,501 (2025: £8,296). No Trustees received remuneration for their position as Trustees during the year (2025: nil). There were no transactions with related parties during the year (2025: nil).

3. Grants and donations

	General fund £	Designated fund £	2026 Total £	2025 Total £
Faith Mission	1,000	-	1,000	-
Glasgow City Mission	1,000	-	1,000	-
Scottish Baptist College	1,000	-	1,000	-
Alzheimers Scotland	500	-	500	-
Our Daily Bread Ministries	500	-	500	-
UCB	500	-	500	-
Gift for individuals	500	-	500	-
Baptist Union of Scotland	-	-	-	100
	5,000	-	5,000	100

4. Unrestricted funds

	Balance at 01.04.25 £	Receipts £	Payments £	Transfers £	Balance at 31.03.26 £
General fund	81,913	81,805	(44,635)	(75,229)	43,854
Designated fund					
Savings fund	104,771	-	-	75,229	180,000
Total unrestricted funds	186,684	81,805	(44,635)	-	223,854

Explanation of funds

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

The *Designated savings fund* represents money held within long term savings accounts for future activities.