

REGISTERED CHARITY NUMBER: SC032375

Unaudited Financial Statements  
for the Year Ended  
31 March 2026

for

CHURCH OF CHRIST CUMBERNAULD

WDM Associates  
Oakfield House  
378 Brandon Street  
Motherwell  
ML1 1XA

CHURCH OF CHRIST CUMBERNAULD

Contents of the Financial Statements  
for the Year Ended 31 March 2026

|                                            | Page    |
|--------------------------------------------|---------|
| Report of the Trustees                     | 1 to 2  |
| Independent Examiner's Report              | 3       |
| Statement of Financial Activities          | 4       |
| Balance Sheet                              | 5       |
| Notes to the Financial Statements          | 6 to 11 |
| Detailed Statement of Financial Activities | 12      |

## **CHURCH OF CHRIST CUMBERNAULD**

### **Report of the Trustees for the Year Ended 31 March 2026**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Charitable activities**

To preach the gospel of Jesus, to serve the community, young and old alike and to provide support and comfort to those in need.

The church also purchased land which will be used in the construction of the new church.

#### **FINANCIAL REVIEW**

##### **Financial position**

The church ended the year with a total income of £132,885 (£85,314 in 2025) and expenditure of £103,796 (£51,725 in 2025) resulting in a surplus for the year of £29,089 (£33,589 in 2024) leaving accumulated surplus of £602,882. Of this £387,575 is self restricted to four projects which are listed below:

The Missions Fund - the missions fund is to support the provision of relief and the preaching of the gospel in Northern Malawi and Japan.

Camp Heatherbell Fund - the camp heatherbell fund is to provide a week long learning experience for children from throughout the British Isles.

The Building Fund - the building fund is to purchase land and build a new worship facility.

Mayfair - Youth development fund.

The church's unrestricted balance is held in one bank account for the day to day running of the church, two deposit accounts and an investment account with Abdn.

#### **FUTURE PLANS**

The future plans of the charity is to raise significant funds through various activities which will enable the completion of the construction of the church.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

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

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

SC032375

##### **Principal address**

11 Woodhead Court  
Cumbernauld  
G68 9DB

##### **Trustees**

A Barr  
P Offin  
Dr J Olusola-Johnson

CHURCH OF CHRIST CUMBERNAULD

Report of the Trustees  
for the Year Ended 31 March 2026

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

WDM Associates

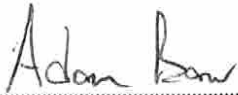
Oakfield House

378 Brandon Street

Motherwell

ML1 1XA

Approved by order of the board of trustees on .....20/9/26..... and signed on its behalf by:



.....  
A Barr - Trustee

**Independent Examiner's Report to the Trustees of  
Church of Christ Cumbernauld**

I report on the accounts for the year ended 31 March 2026 set out on pages four to eleven.

**Respective responsibilities of trustees and examiner**

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

**Basis of the independent examiner's report**

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

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

Craig Gibson  
The Association of Chartered Certified Accountants

WDM Associates  
Oakfield House  
378 Brandon Street  
Motherwell  
ML1 1XA

18 September 2026

CHURCH OF CHRIST CUMBERNAULD

Statement of Financial Activities  
for the Year Ended 31 March 2026

|                                    | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2026<br>Total<br>funds<br>£ | 2025<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                          |                             |                             |
| Donations and legacies             |       | 100,701                   | 9,708                    | 110,409                     | 69,883                      |
| Other trading activities           | 2     | 4,500                     | 6,910                    | 11,410                      | 12,380                      |
| Investment income                  | 3     | 11,066                    | -                        | 11,066                      | 3,051                       |
| <b>Total</b>                       |       | <u>116,267</u>            | <u>16,618</u>            | <u>132,885</u>              | <u>85,314</u>               |
| <b>EXPENDITURE ON</b>              |       |                           |                          |                             |                             |
| Raising funds                      | 4     | 88,433                    | 15,363                   | 103,796                     | 51,725                      |
| <b>NET INCOME</b>                  |       |                           |                          |                             |                             |
| Transfers between funds            | 8     | 27,834<br>2,870           | 1,255<br>(2,870)         | 29,089<br>-                 | 33,589<br>-                 |
| Net movement in funds              |       | 30,704                    | (1,615)                  | 29,089                      | 33,589                      |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                          |                             |                             |
| Total funds brought forward        |       | 184,603                   | 389,190                  | 573,793                     | 540,204                     |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>215,307</u>            | <u>387,575</u>           | <u>602,882</u>              | <u>573,793</u>              |

The notes form part of these financial statements

CHURCH OF CHRIST CUMBERNAULD

Balance Sheet  
31 March 2026

|                                                  | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2026<br>Total<br>funds<br>£ | 2025<br>Total<br>funds<br>£ |
|--------------------------------------------------|-------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>FIXED ASSETS</b>                              |       |                           |                          |                             |                             |
| Tangible assets                                  | 7     | 31,669                    | 323,436                  | 355,105                     | 334,522                     |
| <b>CURRENT ASSETS</b>                            |       |                           |                          |                             |                             |
| Cash at bank                                     |       | 183,638                   | 64,139                   | 247,777                     | 239,271                     |
| <b>NET CURRENT ASSETS</b>                        |       | <u>183,638</u>            | <u>64,139</u>            | <u>247,777</u>              | <u>239,271</u>              |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | <u>215,307</u>            | <u>387,575</u>           | <u>602,882</u>              | <u>573,793</u>              |
| <b>NET ASSETS</b>                                |       | <u>215,307</u>            | <u>387,575</u>           | <u>602,882</u>              | <u>573,793</u>              |
| <b>FUNDS</b>                                     | 8     |                           |                          |                             |                             |
| Unrestricted funds                               |       |                           |                          | 215,307                     | 184,603                     |
| Restricted funds                                 |       |                           |                          | <u>387,575</u>              | <u>389,190</u>              |
| <b>TOTAL FUNDS</b>                               |       |                           |                          | <u>602,882</u>              | <u>573,793</u>              |

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



A Barr - Trustee

The notes form part of these financial statements

## CHURCH OF CHRIST CUMBERNAULD

### Notes to the Financial Statements for the Year Ended 31 March 2026

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings                      - 20% on reducing balance

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

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

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

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

# CHURCH OF CHRIST CUMBERNAULD

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2026

## 2. OTHER TRADING ACTIVITIES

|                    | 2026          | 2025          |
|--------------------|---------------|---------------|
|                    | £             | £             |
| Fundraising events | 6,910         | 7,330         |
| Rental income      | 4,500         | 5,050         |
|                    | <u>11,410</u> | <u>12,380</u> |

## 3. INVESTMENT INCOME

|                        | 2026          | 2025         |
|------------------------|---------------|--------------|
|                        | £             | £            |
| Investment income      | 9,232         | 2,452        |
| Bank interest received | 1,834         | 599          |
|                        | <u>11,066</u> | <u>3,051</u> |

## 4. RAISING FUNDS

|                                | 2026    | 2025   |
|--------------------------------|---------|--------|
|                                | £       | £      |
| Raising donations and legacies |         |        |
| Support costs                  | 103,796 | 51,725 |

## 5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

CHURCH OF CHRIST CUMBERNAULD

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2026

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

|                                        | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|----------------------------------------|---------------------------|--------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>      |                           |                          |                     |
| Donations and legacies                 | 61,110                    | 8,773                    | 69,883              |
| Other trading activities               | 5,050                     | 7,330                    | 12,380              |
| Investment income                      | 3,051                     | -                        | 3,051               |
| <b>Total</b>                           | <u>69,211</u>             | <u>16,103</u>            | <u>85,314</u>       |
| <br><b>EXPENDITURE ON</b>              |                           |                          |                     |
| Raising funds                          | 33,158                    | 18,567                   | 51,725              |
| <br><b>NET INCOME/(EXPENDITURE)</b>    | <u>36,053</u>             | <u>(2,464)</u>           | <u>33,589</u>       |
| <br><b>RECONCILIATION OF FUNDS</b>     |                           |                          |                     |
| Total funds brought forward            | 148,550                   | 391,654                  | 540,204             |
| <br><b>TOTAL FUNDS CARRIED FORWARD</b> | <u>184,603</u>            | <u>389,190</u>           | <u>573,793</u>      |

7. TANGIBLE FIXED ASSETS

|                           | Freehold<br>property<br>£ | Fixtures<br>and<br>fittings<br>£ | Motor<br>vehicles<br>£ | Totals<br>£    |
|---------------------------|---------------------------|----------------------------------|------------------------|----------------|
| <b>COST</b>               |                           |                                  |                        |                |
| At 1 April 2025           | 323,436                   | 25,762                           | -                      | 349,198        |
| Additions                 | -                         | -                                | 28,500                 | 28,500         |
| <b>At 31 March 2026</b>   | <u>323,436</u>            | <u>25,762</u>                    | <u>28,500</u>          | <u>377,698</u> |
| <br><b>DEPRECIATION</b>   |                           |                                  |                        |                |
| At 1 April 2025           | -                         | 14,676                           | -                      | 14,676         |
| Charge for year           | -                         | 2,217                            | 5,700                  | 7,917          |
| <b>At 31 March 2026</b>   | <u>-</u>                  | <u>16,893</u>                    | <u>5,700</u>           | <u>22,593</u>  |
| <br><b>NET BOOK VALUE</b> |                           |                                  |                        |                |
| At 31 March 2026          | <u>323,436</u>            | <u>8,869</u>                     | <u>22,800</u>          | <u>355,105</u> |
| At 31 March 2025          | <u>323,436</u>            | <u>11,086</u>                    | <u>-</u>               | <u>334,522</u> |

CHURCH OF CHRIST CUMBERNAULD

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2026

8. MOVEMENT IN FUNDS

|                           | At 1.4.25<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31.3.26<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                    |
| General fund              | 184,603        | 27,834                           | 2,870                              | 215,307            |
| <b>Restricted funds</b>   |                |                                  |                                    |                    |
| Missions Fund             | 380,212        | 172                              | -                                  | 380,384            |
| Youth Development         | 8,978          | 1,083                            | (2,870)                            | 7,191              |
|                           | <u>389,190</u> | <u>1,255</u>                     | <u>(2,870)</u>                     | <u>387,575</u>     |
| <b>TOTAL FUNDS</b>        | <u>573,793</u> | <u>29,089</u>                    | <u>-</u>                           | <u>602,882</u>     |

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 116,267                    | (88,433)                   | 27,834                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Missions Fund             | 7,154                      | (6,982)                    | 172                       |
| Youth Development         | 9,464                      | (8,381)                    | 1,083                     |
|                           | <u>16,618</u>              | <u>(15,363)</u>            | <u>1,255</u>              |
| <b>TOTAL FUNDS</b>        | <u>132,885</u>             | <u>(103,796)</u>           | <u>29,089</u>             |

CHURCH OF CHRIST CUMBERNAULD

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2026

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

|                   | At 1.4.24      | Net<br>movement<br>in funds | At<br>31.3.25  |
|-------------------|----------------|-----------------------------|----------------|
|                   | £              | £                           | £              |
| Unrestricted fund | 148,550        | 36,053                      | 184,603        |
| Restricted funds  |                |                             |                |
| Missions Fund     | 382,546        | (2,334)                     | 380,212        |
| Youth Development | 9,108          | (130)                       | 8,978          |
|                   | <u>391,654</u> | <u>(2,464)</u>              | <u>389,190</u> |
| TOTAL FUNDS       | <u>540,204</u> | <u>33,589</u>               | <u>573,793</u> |

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

|                   | Incoming<br>resources | Resources<br>expended | Movement<br>in funds |
|-------------------|-----------------------|-----------------------|----------------------|
|                   | £                     | £                     | £                    |
| Unrestricted fund | 69,211                | (33,158)              | 36,053               |
| Restricted funds  |                       |                       |                      |
| Missions Fund     | 5,209                 | (7,543)               | (2,334)              |
| Youth Development | 10,894                | (11,024)              | (130)                |
|                   | <u>16,103</u>         | <u>(18,567)</u>       | <u>(2,464)</u>       |
| TOTAL FUNDS       | <u>85,314</u>         | <u>(51,725)</u>       | <u>33,589</u>        |

CHURCH OF CHRIST CUMBERNAULD

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2026

8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

|                         | At 1.4.24<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31.3.26<br>£ |
|-------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| Unrestricted fund       | 148,550        | 63,887                           | 2,870                              | 215,307            |
| <b>Restricted funds</b> |                |                                  |                                    |                    |
| Missions Fund           | 382,546        | (2,162)                          | -                                  | 380,384            |
| Youth Development       | 9,108          | 953                              | (2,870)                            | 7,191              |
|                         | <u>391,654</u> | <u>(1,209)</u>                   | <u>(2,870)</u>                     | <u>387,575</u>     |
| <b>TOTAL FUNDS</b>      | <u>540,204</u> | <u>62,678</u>                    | <u>-</u>                           | <u>602,882</u>     |

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

|                         | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|-------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted fund       | 185,478                    | (121,591)                  | 63,887                    |
| <b>Restricted funds</b> |                            |                            |                           |
| Missions Fund           | 12,363                     | (14,525)                   | (2,162)                   |
| Youth Development       | 20,358                     | (19,405)                   | 953                       |
|                         | <u>32,721</u>              | <u>(33,930)</u>            | <u>(1,209)</u>            |
| <b>TOTAL FUNDS</b>      | <u>218,199</u>             | <u>(155,521)</u>           | <u>62,678</u>             |

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

**CHURCH OF CHRIST CUMBERNAULD**

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2026**

|                                 | 2026<br>£      | 2025<br>£     |
|---------------------------------|----------------|---------------|
| <b>INCOME AND ENDOWMENTS</b>    |                |               |
| <b>Donations and legacies</b>   |                |               |
| Donations                       | 44,925         | 23,159        |
| Gift aid                        | 65,484         | 46,724        |
|                                 | <u>110,409</u> | <u>69,883</u> |
| <b>Other trading activities</b> |                |               |
| Fundraising events              | 6,910          | 7,330         |
| Rental income                   | 4,500          | 5,050         |
|                                 | <u>11,410</u>  | <u>12,380</u> |
| <b>Investment income</b>        |                |               |
| Investment income               | 9,232          | 2,452         |
| Bank interest received          | 1,834          | 599           |
|                                 | <u>11,066</u>  | <u>3,051</u>  |
| <b>Total incoming resources</b> | <u>132,885</u> | <u>85,314</u> |
| <b>EXPENDITURE</b>              |                |               |
| <b>Support costs</b>            |                |               |
| Management                      |                |               |
| Religious activities            | 56,775         | 21,938        |
| Charitable activities           | 8,381          | 11,024        |
| Office running costs            | 2,629          | 2,633         |
| Premises costs                  | 17,744         | 5,686         |
| Transport costs                 | 10,350         | 7,672         |
|                                 | <u>95,879</u>  | <u>48,953</u> |
| <b>Finance</b>                  |                |               |
| Fixtures and fittings           | 2,217          | 2,772         |
| Motor vehicles                  | 5,700          | -             |
|                                 | <u>7,917</u>   | <u>2,772</u>  |
| <b>Total resources expended</b> | <u>103,796</u> | <u>51,725</u> |
| <b>Net income</b>               | <u>29,089</u>  | <u>33,589</u> |

This page does not form part of the statutory financial statements