

**COWDENBEATH: TRINITY
CHURCH OF SCOTLAND**

**SCOTTISH CHARITY: SC003799
CONGREGATIONAL NUMBER: 241456**

**Trustees Annual Report
Receipts and Payments Accounts
For the year ended 31st December 2025**

Reference and Administration Information

Charity Name: Cowdenbeath: Trinity Church of Scotland

Charity Registration: Number: SCO03799

Congregational Reference: 241456

Contact Address: Cowdenbeath Trinity Church, Sinclair Drive, Cowdenbeath, Fife, KY4 9PA.

Trustees

Mrs Catriona Reidpath, Interim Moderator (*From July 2023*)

Mr John Bain, Session Clerk.

Mrs Margaret Steven
Mrs Ella Coates
Mr John Easton
Mrs Elizabeth Hunter
Mrs Sarah Young
Ms Lorraine Keir

Mrs Maureen Addison
Mrs Joyce Darling
Mrs June Easton
Mr William Kinnell
Mrs Mary Scott

Mrs Jeanette Bell
Mr Mitchell Drysdale
Mr David George
Mr Michael Loveday
Mr Alex Morton

Locum Minister: Rev Reginald F Campbell

Session Clerk: John Bain

Treasurer: John Bain (Interim)

Independent Examiner: AMG Chartered Management Accountants
74 Bank Street, Lochgelly, KY5 9QN

Bankers: Bank Of Scotland
349 High Street, Cowdenbeath, KY4 9QJ

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Trustees. The Kirk Session members are elders of the church and are chosen from those members who are considered to have the appropriate gifts and skills to enable them to serve.

Organisational Structure

The Kirk Session is moderated by the Minister / Interim Moderator and would normally meet at least six times per year. The Kirk Session is responsible for spiritual affairs within the church and oversees the works delegated to committees who are responsible for Fabric, Finance, Pastoral care, Worship and Outreach, Administration and Communications.

Objectives and Activities

The Church of Scotland is Trinitarian in Doctrine, Reformed in tradition and Presbyterian polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world.

As a national church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people of every parish in Scotland, through a territorial ministry. It co-operates with other churches in ecumenical bodies in Scotland and beyond.

Services of Worship are held every Sunday at 1030am, alternating between the churches at Cowdenbeath and Crossgates. Services are also available via the Zoom platform for those not so able to attend in person. Additionally, the first Sunday of the month, joint Sunday services have been arranged by the clustered three churches as identified by the Fife Presbytery Mission Plan, to form a Union. Each Church taking in turn to facilitate and conduct worship.

Church groups, such as the Guild, Sunday School, Friendship Group continue to meet regularly in the halls with fluctuating numbers. The Church run cafés continue to meet on Tuesdays at Crossgates and Thursdays at Cowdenbeath where members and members of the community meet for warm spaces, tea/coffee, friendship, and general chat. Some grant funding has been received from the Fife Council to assist with warm spaces and is being put to good use.

The community groups continue to use the halls on a regular basis. These include the Line Dancers, Zumba, Local Choir, Majorettes, Taekwondo and a Parent and Toddler group. The halls are regularly used for Birthday parties and social events. These not only bring some funding help towards the Church funds but are also an opportunity for outreach and serving the community.

Achievements and Performance

The Worship Group continue to provide cover for services when the Minister takes some holiday leave. The group holds monthly services at two local care homes.

Mr Michael Loveday continues to lead as the Pastoral Care co-ordinator and arranges hospital and home visits to those in need of care for chat and support.

The Session Clerk continues meantime to act as treasurer until a new person has been found and appointed.

The Elders continue to be updated on the Safeguarding requirements on the advice from the Church of Scotland General Trustees and Presbytery and is co-ordinated by the appointment of Ms Lorraine Keir.

The Fabric committee require a new convenor due to the retiral of the previous. The Session Clerk is standing in meantime.

The flower ministry continues to distribute flowers that have adorned the sanctuaries to the sick, bereaved and celebrations. The donations are always welcomed, and thanks are extended to these donations and to the organisers.

The Session Clerk was appointed the Presbytery Elder.

Financial Review

Whilst we continue to maintain a steady income, but with ever increasing costs across the board, for example, utility, maintenance, and pulpit supply, it has become more difficult to balance the books. We were fortunate and pleased to accept a substantial legacy left by the late Ms Inglis, for the work of the Church. Thanks, are also extended to those who have reviewed and increased their offerings and to those who continue to subscribe to Gift Aid where we can reclaim tax as income.

Monies held in our consolidated funds have had to been drawn upon to help pay our bills. This facility only has a limited time with the monies held until there are no reserves. Members are again encouraged to review contributions for the Church to be viable. It should be noted that the external use by the community hiring the halls, make up approximately one third of our total income.

Closing Fund Balance (including all bank accounts and investments) as at end 2025. **£34,716**

Note: This total does not include the consolidate fabric fund.

Statement of Trustees Responsibilities

The members of the Kirk Session are required by the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland 2007, to prepare Financial Statements, giving sufficient detail to enable an appreciation of transactions of the Church during the year.

The Kirk Session is also responsible for the safeguarding of the Church assets and to take responsible steps and for the prevention of fraud or other irregularities.

Approved by the Kirk Session and signed on their behalf:

Date:19th March 2026.....

Signed:John Bain.....

John Bain
Session Clerk

**Independent Examiner's Report
For the year ended 31st December 2025**

Independent Examiner's Report to the Trustees of Cowdenbeath Trinity Church

I report to the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5-13

Respective Responsibilities of Trustees and Examiner's

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

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 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.

Independents Examiner's Statement

In the course of my examination, no matter has come to my attention for this year's accounts.

1. Which gives reasonable cause to believe that, in any material respect the requirements:
 - 1.1 to keep the accounting records in accordance with section 44(1)(a) of the 2005 Act, and
 - 1.2 to prepare accounts which record with the accounting records and comply with Regulation 9 of the 2006 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.



----- Signed

-----19/03/2026----- Dated

AMG Chartered Management Accountants
74 Bank Street, Lochgelly, Fife, KY5 9QJ
T. 01592 780038

Consolidated Receipts and Payments Account
Year ended 31st December 2025

RECEIPTS		Unrestricted	Restricted	Endowments	Total 2025	Total 2024
	Notes	£	£	£	£	£
Donations	1	29,906	400	-	30,306	35,461
Gift Aid	2	6,685	-	-	6,685	10,119
Legacies	3	11,599	-	-	11,599	5,000
Funeral		1,329	-	-	1,329	-
Fund Raising		-	-	-	-	-
Interest		-	-	-	-	-
Investments	4	-	-	167	167	167
Rental of Halls	5	6,430	-	-	6,430	6,636
Grants	6	3,650	-	-	3,650	-
Fund Transfers	7	3,000	-	-	3,000	6,103
Cash		600	-	-	600	941
Other	8	2,326	-	-	2,326	3,134
Total Receipts		65,525	400	167	66,092	67,561
Payments						
Cost of Generating Funds		226	26	-	252	429
Charitable Activities	9	58,051	-	-	58,051	73,030
Governance		-	-	-	-	-
Special Collections for Third Parties 2023	10	980	-	-	980	1,358
Cash		1,121	-	-	1,121	420
Fund Transfers		3,600	-	-	3,600	-
Total Payments		63,978	26	-	64,004	75,237
<u>Excess Receipts over payments</u>		1,547	375	167	2,088	-7,676
<u>Transfer to and from Funds</u>		-			-	-
Surplus/Deficit for the Year		1,547	375	167	2,088	-7,676

Cowdenbeath Trinity Church
Consolidated Cash Funds
Year ended 31st December 2025

		2025 Balances				
	Notes	Unrestricted	Restricted	Endowments	Totals	Totals
					2025	2024
		£	£	£	£	£
Cash and Bank (Opening Balances)						
Balances 1st January 2024 as per bank						
Main Account		14,405	-	-	14,405	24,290
Café Funds		7,190	-	-	7,190	5,226
Special Projects		5,767	-	-	5,767	4,745
Trinity Youth		4,744	-	-	4,744	5,020
Church of Scotland Investors trust fund		-	-	3,086	3,086	3,058
Cash		521	-	-	521	-
Restricted funds adjustments		-5,766	5,766	-	-	-
Total		26,861	5,767	3,086	35,713	42,339
Reconciling Item		-	-	-	-	-
Opening Balance		26,861	5,766	3,086	35,713	42,339
Surplus / Deficit (movement for the year)						
Main Account		616	-	-	616	-9,885
Café Funds		1,695	-	-	1,695	1,964
Special Projects		375	-	-	375	1,022
Trinity Youth		-76	-	-	-76	-277
Church of Scotland Investors trust fund		-	-	92	92	28
Cash		-521	-	-	-521	521
Restricted funds adjustments		-375	375	-	-	0
New Movement		1,714	375	92	2,181	-6,627
Cash and Bank (Closing Balances)						
Balances 31st December 2025						
Main Account		15,021	-	-	15,021	14,405
Café Funds		8,886	-	-	8,886	7,190
Special Projects		6,141	-	-	6,141	5,767
Trinity Youth		4,668	-	-	4,668	4,744

Church of Scotland Investors trust fund		-	-	3,178	3,178	3,086
Cash		-	-	-	-	521
Restricted fund adjustments	10	-6,141	6,141	-	-	-
Closing Balances		28,575	6,141	3,178	37,894	35,713

Funds Invested in Church of Scotland Investors trust

J M Noble. Bequest	2025	2024
(Income for Fabric Purposes)	£	£
Market Value	<u><u>3,178</u></u>	<u><u>3,086</u></u>

Main Account
Statement of Receipts and Payments
Year ended 31st December 2025

RECEIPTS	Unrestricted	Restricted	Endowments	Total 2025	Totals 2024
	£	£	£	£	£
Donations	29,906	-	-	29,906	35,461
Gift Aid	6,685	-	-	6,685	10,119
Legacies	11,599	-	-	11,599	5,000
Funeral	1,329	-	-	1,329	-
Fund Raising	-	-	-	-	-
Interest	-	-	-	-	-
Investments	-	-	167	167	167
Rental of Halls	4,635	-	-	4,635	6,636
Grants	-	-	-	-	-
Fund Transfers	3,000	-	-	3,000	6,103
Other	2,326	-	-	2,326	1,017
Total Receipts	59,480	-	167	59,647	64,503
Payments					
Cost of Generating Funds				-	-
Charitable Activities	58,051	-	-	58,051	73,030
Governance	-	-	-	-	-
Special Collections for Third Parties 2024	980	-	-	980	1,358
Other Payments	-	-	-	-	-
Total Payments	59,031	-	-	59,031	74,388
Excess Receipts over payments	449	-	167	616	9,885
Transfer to and from Funds					
Surplus/Deficit for the Year	449	-	167	616	-9,885

Café Funds
Statement of Receipts and Payments
Year ended 31st December 2025

RECEIPTS	Unrestricted	Restricted	Endowments	Total 2025	Totals 2024
	£	£	£	£	£
Donations	-	-	-	-	-
Gift Aid	-	-	-	-	-
Legacies	-	-	-	-	-
Fund Raising	-	-	-	-	-
Interest	-	-	-	-	-
Investments	-	-	-	-	-
Rental of Halls	1,795	-	-	1,795	-
Grants	3,650	-	-	3,650	-
Fund Transfers	-	-	-	-	-
Other	-	-	-	-	2,117
Total Receipts	5,445	-	-	5,445	2,117
Payments					
Cost of Generating Funds	150	-	-	150	153
Charitable Activities	-	-	-	-	-
Governance	-	-	-	-	-
FUND TRANSFERS	3,600	-	-	3,600	-
Total Payments	3,750	-	-	3,750	153
Excess Receipts over payments	1,695	-	-	1,695	1,964
Transfer to and from Funds	-	-	-	-	-
Surplus/Deficit					
Surplus/Deficit for the Year	1,695	-	-	1,695	1,964

Special Projects
Statement of Receipts and Payments
Year ended 31st December 2025

RECEIPTS		Unrestricted	Restricted	Endowments	Total 2025	Totals 2024
	Notes	£	£	£	£	£
Donations		-	400	-	400	1,022
Gift Aid		-	-	-	-	-
Legacies		-	-	-	-	-
Fund Raising		-	-	-	-	-
Interest		-	-	-	-	-
Investments		-	-	-	-	-
Rental of Halls		-	-	-	-	-
Grants		-	-	-	-	-
Fund Transfers		-	-	-	-	-
Other		-	-	-	-	-
Total Receipts		-	400	-	400	1,022
Payments						
Cost of Generating Funds		-	26	-	26	-
Charitable Activities		-	-	-	-	-
Governance		-	-	-	-	-
Other Payments						
Total Payments		-	26	-	26	-
Excess Receipts over payments		-	375	-	375	1,022
Transfer to and from Funds		-	-	-	-	-
Surplus/Deficit for the year		-	375	-	375	1,022

Trinity Youth
Statement of Receipts and Payments
Year ended 31st December 2025

RECEIPTS		Unrestricted	Restricted	Endowments	Total 2025	Totals 2024
	Notes	£	£	£	£	£
Donations					-	-
Gift Aid					-	-
Legacies					-	-
Fund Raising					-	-
Interest					-	-
Investments					-	-
Rental of Halls					-	-
Grants					-	-
Fund Transfers					-	-
					-	-
Other					-	-
Total Receipts		-	-	-	-	-
Payments						
Cost of Generating Funds		76	-	-	76	277
Charitable Activities					-	-
Governance					-	-
					-	-
Other Payments					-	-
Total Payments		76	-	-	76	277
Excess Receipts over payments		-76			-76	-277
Transfer to and from Funds						
Surplus/Deficit for the year		-76	-	-	-76	-277

These accounts were approved by the Kirk Session and signed on their behalf:

Date:19th March 2026.....

Signed:John Bain.....

John Bain
Session Clerk

Notes to the Accounts

Note 1:

Analysis of Donations

	£
WFO	25,716
OPEN PLATE	4,190
	29,906

Note 2. Gift Aid

For the year 2025	6,685
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Note 3

Legacy left by Ms Inglis £11,599

Note 4

Interest from investment fund £167

Note 5

A grant to assist with warm spaces, transferred to café fund £3,650

Note 6

Fund Transfer between accounts

	£
Café	3,000

Note 7

Other Income Details

	£
DONATIONS RECEIVED	934
DONATION	875
RETIRING	475
Life & Work	42
	2,326

Note 8	2025	2024
	£	£
Charitable Activities		
Ministry & Mission		
Giving to Grow	29,000	26,956
Presbytery Dues	1,425	
Pulpit Supply	205	101
Locum	4,381	12,786
Organist	500	250
	35,511	40,093
Staffing		
Locum Expenses	-	-
Council Tax	-	-
Cleaners	4,560	5,246
	4,560	£ 5,246
Fabric		
Repairs & Maintenance	4,194	10,701
Energy	6,438	8,463
Insurances	3,331	4,381
Manse	-	-
	13,963	23,545
Local Costs		
Office	1,549	1811
Outreach	-	-
Telecoms	1,504	1,992
Clean & Hygiene	677	-
Miscellaneous	74	140
Guild Gift Aid		
Council Waste	213	203
Donations		
Note 9	4,017	4,146
Sub Totals	58,051	73,030

Note 9

Special Collections for Third Parties

The Congregation has contributed to the following charities

	2025
Christian Aid	293
Poppy Scotland	-
Foodbank	147
Cross reach	540
MND	-
	980

OR

DONATION	440
CROSSREACH	540
	980

The Church very much appreciates the generosity of those who made these donations possible.

Note 10

Movement in Funds

	Balance 1st January	Incoming Resources	Outgoing Resources	Transfers	Balance 31st December
	£	£	£	£	£
Endowment Funds					
JM Noble Bequest					
Restricted Funds					
Wall of Stories	989	-	-	-	989
Ministry Assistance	4,778	400	26	-	5,152
Total Restricted Funds	5,767	400	26	-	6,141
Designated Funds / Unrestricted					
Trinity Youth	2,077	-	-	-	2,077
Tiny Tots	1,957	-	38	-	1,919
Sunday School	710	-	33	-	677
Café	7,190	5,445	750	3,000	8,885
Total Unrestricted Fund	11,934	5,445	821	3,000	13,558
Total All Funds	17,701	5,845	847	3,000	19,699

All Church of Scotland Congregations contribute to the National Stipend Fund.
 This bears the cost of ministers ' stipends and employers contributions to the National Insurance and housing and Loan Fund.
 Ministers are paid in accordance with the National Stipend scale which is related to years in service.
 For the year under review, the minimum stipend scale was £31,642 and the maximum in the 5th and subsequent years of service £38,884.

Note 11

Analysis of Net Assets Between Funds

	General	Designated	Restricted	Endowments	Totals
Fixed Assets					-
Investments					-
Current Assets	15,021	13,554	6,141		34,716
Net Assets at 31st December 2025	15,021	13,554	6,141	-	<u>34,716</u>