
Cumbernauld Abronhill

Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

January 2024 to December 2024

Congregation No: 221335

Charity No: SC029326

Reference and Administrative Information

Charity Name: Cumbernauld Abronhill Church of Scotland

Charity Registration Number: SC029326

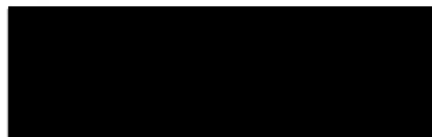
Congregation Reference No: 221335

Contact Address:



Principal Office-bearers

Minister:
Interim Moderator
Session Clerk
Church Treasurer:



Independent Examiner



Bankers

Royal Bank of Scotland,
Kirkintilloch Branch
116 Cowgate
Kirkintilloch
G66 1JX

CUMBERNAULD ABRONHILL CHURCH OF SCOTLAND
TRUSTEES

The Church governance is that of a Unitary Constitution. The Trustees are the minister and elders. All Trustees who have served during the year 2024, and up to the date of the signing of the accounts are listed below.

TRUSTEES	ADDRESS	CHANGES

Structure, Governance and Management

Governing document

The Church is administered in accordance with the Unitary Constitution.

Recruitment and appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

In a ministerial vacancy, Presbytery appoints an Interim Moderator, who is also a trustee.

Organisational structure

The Kirk Session, which is currently meeting for business bi-monthly, is responsible for both spiritual and temporal matters of the church. Certain responsibilities, including safeguarding, finance, stewardship, and property matters are delegated to relevant working groups and/or individuals as appropriate. Working groups meet regularly to deal with their relevant business.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Abronnhill church holds services of worship and teaching every Sunday morning in the church premises. Since the Covid pandemic Sunday morning services have been streamed live on Facebook and are available to anyone who has access to the internet. The Kirk Session believes that through this our services of worship reach a wider audience than those attending worship in the premises. Many of our members have still not returned to 'live' worship for a variety of reasons, and we are aware that at least some of these have been accessing it through our Facebook streaming. The Family development worker has maintained strong links with the local primary schools, and a new weekly 'Creative Prayer' session has been established.

We support a number of groups who use our premises free of charge, including: Cocaine Anon, St Andrew's Ambulance training, children's Gaelic choir, Guild of Friendship, warm spaces.

Trustees' Annual Report

Year ended 31 December 2024

Achievements and Performance

Attendance has been fairly steady at around 45 each Sunday, for most of the year. Post service hospitality has been increasingly well-attended and appreciated by our congregation, as well as bi-annual 'family lunches'.

We started recording weekly services during COVID and posting them on our open Facebook page, which anyone can access if they have the appropriate technology. It's also proved to be a valuable platform for sharing information and relevant posts.

During 2024 we had major work done on installation of a new Audio-Visual system, including broadband, courtesy of a generous donation. We continue to work hard to make the building and its users as safe as possible, and to satisfy the requirements of The Church of Scotland and Glasgow Presbytery.

Many of our frail elderly members are unable to join us at the time of writing, and it has been an ongoing sadness that, for various reasons, some of our congregation have been unable to access weekly worship, despite the opportunities provided. The minister has, until she retired in March, been keeping in touch with all members regularly by telephone and visits, and individuals are encouraged to keep in touch with each other.

The junior Gaelic choir continue to meet weekly to our premises for practice. Adults' groups: Badminton group, Cocaine Anon St Andrew's Ambulance and Guild of Friendship are also meeting regularly. The North Lanarkshire 'Warm spaces' initiative which we started in 2022, facilitated by the Council has continued, and some financial support for this has been received from Cornerstone House. We have also made application to the Campsies' fund. The church is open every Tuesday from 11am – 2pm and visitors are welcome to use the space for meeting together, refreshments, warmth, and company. During the summer months we offer tea, coffee, and biscuits and in the winter, we also offer home-made soup. We continue to have a number of volunteers who serve our visitors and/or make soup. The Creative Prayer space is open at the same time where people can enjoy some quiet reflection and/ or talk with someone.

The Burns Club held their annual schools' competition in February.

The Kirk Session meets bi-monthly. Work by the buildings and property maintenance working group and finance group has continued with the support of the Kirk Session. Our manse is currently empty and that has created a challenge for us to ensure it's properly maintained and there is a weekly inspection carried out by one of our members.

Presbytery plans and continuing to be implemented, under the leadership of the Presbytery Mission Planning Group. Little progress has been made this year in respect of the originally proposed union with Condorrat Parish Church. We have jointly applied for an alteration to this for a linkage instead and there is a meeting with Presbytery representatives planned for March 2025. This is due to the distance between the churches and the lack of public transport between them. We believe that one congregation would be entirely lost if a union goes ahead.

Our minister of 21 years retired during the year, and we have been managing weekly worship by engaging with a team of 'pulpit supply', including the Family Development worker and Session Clerk. During Advent we had a congregational group of volunteers who planned and led the services and was well-received by the congregation.

We believe we are continuing to make significant progress in a number of areas, despite the considerable challenges the church, both local and national, is facing.

Financial Review

The principal source of church income is from weekly and monthly offerings, and from tax recovered through Gift Aid. In 2024, there was a decrease in offerings of 12.12% for the General Fund, and a decrease of 22.96% for the Building Fund, compared to the previous year, continuing a downward trend for both, over the past few years.

Our Gift Aid income for year 2024 was £5983.50, £483 relating to Building Fund donations, and £5500.50, relating to General Fund donations. Most of our General Fund income is spent on our Giving to Grow contribution. This is paid to the C.O.S. headquarters in Edinburgh, and goes toward payment of minister's salaries, and the wider work of the church. Due to the continued financial support of our congregation throughout the year, we were able to meet our Giving to Grow requirement for 2024, of £25606.

£12017 was claimed for fabric related expenditure, from funds held on our behalf by the General Trustees.

During 2023, we received an anonymous legacy donation of £10000, to be spent specifically on upgrading our audio visual (AV) system. Upgrade work was completed mid 2024, at a cost of £5606. The remnant of the legacy donation will be used for any further necessary work, and for ongoing broadband costs.

During 2024, 2 of our Designated Funds, Fabric Fund and Cams Fund were closed, with both minor account balances transferred to the General Account. Future transactions will be serviced from the General Account.

Reserves Policy

The Trustees have a policy of holding approximately 6 months reserves of ordinary monthly expenditure in order to maintain cash flow.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Date 2/2/25

**Cumbernauld Abronhill Church of Scotland
SC029326**

Independent Examiner's Report to the Trustees of Cumbernauld Abronhill Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 13.

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.

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. 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 by 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Cumbernauld Abronhill Church of Scotland
Receipts and Payments Account
Year ended 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts					
Donations to General Account	41605.54	0.00	0.00	41605.54	41511.45
Non Donation General Account Receipts	269.65	0.00	0.00	269.65	477.90
Designated Funds Receipts	834.37	0.00	0.00	834.37	1431.56
Savings Accounts Receipts	407.73	0.00	0.00	407.73	255.60
Building Fund Receipts	0.00	1992.79	0.00	1992.79	2586.62
Legacies	0.00	0.00	0.00	0.00	10000.00
Grants	0.00	0.00	0.00	0.00	2737.92
Activities for Generating Funds	0.00	0.00	0.00	0.00	0.00
Investment income	0.00	0.00	0.00	0.00	0.00
Rental of premises	0.00	0.00	0.00	0.00	0.00
Sale of assets	0.00	0.00	0.00	0.00	0.00
Sale of investments	0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees	12017.32	0.00	0.00	12017.32	16127.17
Total Receipts	55134.61	1992.79	0.00	57127.40	75128.22
Payments					
Cost of generating funds	150.21	0.00	0.00	150.21	281.16
General Account Charitable activities	48710.32	5660.52	0.00	54370.84	59426.40
Designated Funds Payments	1772.10	0.00	0.00	1772.10	990.79
Savings Accounts Payments	0.00	0.00	0.00	0.00	0.00
Building Fund Payments	0.00	2472.20	0.00	2472.20	4064.35
Governance costs	0.00	0.00	0.00	0.00	0.00
Total Payments	50632.63	8132.72	0.00	58765.35	64762.70
Excess of Receipts over Payments before Transfers	4501.98	-6139.93	0.00	-1637.95	10365.52
Transfers					
Transfers in	362.63	483.00	0.00	845.63	922.00
Transfers out	845.63	0.00	0.00	845.63	922.00
Net Transfers	-483.00	483.00	0.00	0.00	0.00
Excess of Receipts over Payments	4018.98	-5656.93	0.00	-1637.95	10365.52

Cumbernauld Abornhill Church of Scotland
Statement of Balances
At 31 Dec 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank and Deposit Balances					
RBOS General Account (Current)					
Brought forward from previous year	8914.81	10000.00	0.00	18914.81	8689.93
Excess of Receipts over Payments	4911.61	-5660.52	0.00	-748.91	10224.86
Balance carried forward	13826.42	4339.48	0.00	18165.90	18914.81
RBOS Fabric Account (Current)					
Brought forward from previous year	190.85	0.00	0.00	190.85	188.61
Excess of Receipts over Payments	-190.85	0.00	0.00	-190.85	2.24
Balance carried forward	0.00	0.00	0.00	0.00	190.85
RBOS Care and Maint. Account (Current)					
Brought forward from previous year	205.38	0.00	0.00	205.38	94.39
Excess of Receipts over Payments	-205.38	0.00	0.00	-205.38	110.99
Balance carried forward	0.00	0.00	0.00	0.00	205.38
Sunday School (Current)					
Brought forward from previous year	9.79	0.00	0.00	9.79	9.71
Excess of Receipts over Payments	0.14	0.00	0.00	0.14	0.08
Balance carried forward	9.93	0.00	0.00	9.93	9.79
Guild (Current)					
Brought forward from previous year	1211.82	0.00	0.00	1211.82	484.36
Excess of Receipts over Payments	-904.27	0.00	0.00	-904.27	727.46
Balance carried forward	307.55	0.00	0.00	307.55	1211.82
Barclays Savings					
Brought forward from previous year	27104.35	0.00	0.00	27104.35	26848.75
Excess of Receipts over Payments	407.73	0.00	0.00	407.73	255.60
Balance carried forward	27512.08	0.00	0.00	27512.08	27104.35
Building Fund (Current)					
Brought forward from previous year	0.00	1650.41	0.00	1650.41	2606.14
Excess of Receipts over Payments	0.00	3.59	0.00	3.59	-955.73
Balance carried forward	0.00	1654.00	0.00	1654.00	1650.41
Total brought forward from previous year	37637.00	11650.41	0.00	49287.41	38921.89
Total excess Receipts over Payments	4018.98	-5656.93	0.00	-1637.95	10365.52
Total Balances carried forward	41655.98	5993.48	0.00	47649.46	49287.41
Assets					
Gift Aid Receivable Outstanding	0.00	0.00	0.00	0.00	0.00
Liabilities					
Outstanding Loan	0.00	0.00	0.00	0.00	0.00

The accounts were approved by the Kirk Session on 02nd March 2025.
For and on behalf of the Kirk Session.



Session Clerk

Treasurer

Cumbernauld Abronhill Church of Scotland
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The only Trustee to have received any remuneration or expenses during 2024 was the minister, [REDACTED].
The amounts were, Telephone - £148.41; Manse Council Tax - £216.69.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £ (in is +ve)	At 31 Dec 2024 £
Unrestricted Funds					
General Account	8914.81	53892.51	48860.53	-120.37	13826.42
Designated Fabric Fund	190.85	1.70	0.00	-192.55	0.00
Designated CAMS Fund	205.38	1.80	37.10	-170.08	0.00
Designated Sunday School Fund	9.79	0.14	0.00	0.00	9.93
Designated Guild Fund	1211.82	830.73	1735.00	0.00	307.55
Barclays Savings Account	27104.35	407.73	0.00	0.00	27512.08
Totals	37637.00	55134.61	50632.63	-483.00	41655.98
Restricted Funds					
Building Fund	1650.41	1992.79	2472.20	483.00	1654.00
General Account - (AV) Fund	10000.00	0.00	5660.52	0.00	4339.48
Totals	11650.41	1992.79	8132.72	483.00	5993.48
Total Funds	49287.41	57127.40	58765.35	0.00	47649.46

Purposes of Designated Funds

Fabric Fund : The Trustees have budgeted funds for the day to day maintenance of the Church property. - (Closed 26/7/24)
CAMS Fund: The Trustees have budgeted funds for the cleaning and maintenance support of the Church property. - (Closed 16/8/24)
Sunday School Fund: The Trustees have not set aside funds as yet for Sunday School use. - (due for closure 6/25)
Guild Fund: The Trustees have not set aside funds as yet for Guild use. - (due for closure 4/25)
Barclays Savings Account: This is a historic account to cater for unexpected expenses.

Purposes of Restricted Funds

Building Fund : This is a fund to assist with fabric costs for the church and manse - (due for closure 7/25)
Audio Visual Fund: This is a legacy fund to upgrade the church AV system.

The Church does not hold any **Endowment Funds**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of General Account Donations					
WFO Scheme (Non Gift Aid)	9266.37	0.00	0.00	9266.37	9095.03
Gift Aid Donations	17007.00	0.00	0.00	17007.00	21341.00
Tax Recovered on Gift Aid Don.	5983.50	0.00	0.00	5983.50	6521.56
Ordinary Offerings (Open Plate)	1386.55	0.00	0.00	1386.55	1036.92
Giving Day	0.00	0.00	0.00	0.00	0.00
Other Offerings, Donations etc	7962.12	0.00	0.00	7962.12	3516.94
Totals	41605.54	0.00	0.00	41605.54	41511.45

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
4. Analysis of General Account Payments					
Costs of generating funds					
Investment Managers fees	0.00	0.00	0.00	0.00	0.00
Offering envelopes	150.21	0.00	0.00	150.21	281.16
	<u>150.21</u>	<u>0.00</u>	<u>0.00</u>	<u>150.21</u>	<u>281.16</u>
Charitable activities					
Giving to Grow	25606.00	0.00	0.00	25606.00	33970.00
Presbytery dues	3222.00	0.00	0.00	3222.00	1757.00
Minister's telephone	148.41	0.00	0.00	148.41	239.96
Ministerial Assistance	960.00	0.00	0.00	960.00	960.00
Other staffing costs (cleaning)	1890.50	0.00	0.00	1890.50	1560.00
Fabric repairs and maintenance	344.00	0.00	0.00	344.00	8850.44
Manse Council Tax	216.69	0.00	0.00	216.69	950.38
Heating and lighting	9021.20	0.00	0.00	9021.20	5291.23
Church Insurance	2498.32	0.00	0.00	2498.32	2271.44
Congregational Organizations	0.00	0.00	0.00	0.00	0.00
Organ & music	522.40	0.00	0.00	522.40	488.02
Print, stat. and postage	830.98	0.00	0.00	830.98	947.28
Charitable Donations	300.00	0.00	0.00	300.00	500.00
Pulpit Supply	2090.50	0.00	0.00	2090.50	0.00
AV Fund expenses	0.00	5660.52	0.00	5660.52	0.00
Other expenses	1059.32	0.00	0.00	1059.32	1640.65
	<u>48710.32</u>	<u>5660.52</u>	<u>0.00</u>	<u>54370.84</u>	<u>59426.40</u>
Governance costs					
Independent examiner's fees	0.00	0.00	0.00	0.00	0.00
Other Payments					
Purchase of assets	0.00	0.00	0.00	0.00	0.00
Purchase of investments	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Totals	<u>48860.53</u>	<u>5660.52</u>	<u>0.00</u>	<u>54521.05</u>	<u>59707.56</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the Minimum stipend was £31,642 and the Maximum stipend (in the fifth and subsequent years of service) £38,884.

6. Collections for Third Parties

	2024 £	2023 £
Good News for Everyone		200.00
Turkey/Syria Earthquake Appeal		300.00
Scottish Bible Society	150.00	
The Food Train	150.00	
Totals	300.00	500.00

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<u>Capital Account</u>		
General Ledger 552213352 Cumbernauld Abronhill		
Credit Balances held at 31 Dec at cost	4116.65	4116.65
Market Value of Balances at 31 Dec	6028.84	5743.74
<u>Revenue Account</u>		
General Ledger 502213351 Cumbernauld Abronhill		
Credit Balance at 31 Dec	36704.86	38410.60
<u>Temporary Accounts</u>		
None held		