

Cumbernauld Free Church of Scotland

Trustees' Report and Financial Statements

for the Year Ended 31 December 2025

**CUMBERNAULD FREE CHURCH OF SCOTLAND SCOTTISH CHARITY - NO. SC038136.
TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st
DECEMBER 2025**

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GOVERNING DOCUMENT

Cumbernauld Free Church of Scotland is established by Constitution, which was revised and adopted last on 20th January 2020. It is a registered Scottish Charity - No. SC038136.

OFFICE BEARERS AND TRUSTEES

The Congregation is governed and ministered by elected office bearers (all volunteers) and its Minister. The Kirk Session, being the Minister (or interim Moderator) and elected Elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected Deacons, oversees financial and property matters. Under Charity Law, all members of the Deacons' Court are deemed to be the Trustees of the Congregation as those with responsibility for day to day management and control. This is distinct from the role of property (Congregational) trustees who are responsible only for holding property in trust.

APPOINTMENT OF CHARITY TRUSTEES

The Kirk Session initiates and oversees the election of new Trustees (Elders and Deacons). The election process involves the communicant membership of the Congregation. Elders and Deacons hold office for life and remain members of the Deacons' Court until they cease to be members of the Congregation, or their resignations from office are accepted, or they have been deposed from Office. Prior to their appointment, new Trustees serve the Church for some time in various roles and are familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the Congregation as Elder or Deacon.

The trustees' annual report gives details of those who served as trustees during the year. Office bearers are listed below:

Minister: Minister Rev Tom Peman

Elders: Mr Benson Mugenyi

Deacons: Mr Joshua Asimwe
Mr Ewen Morrison
Mr Charles Muir
Mr Fraser Ridley

Clerk to Deacons Court Mrs Hazel Morrison (not a trustee)

Treasurer: Mrs Margaret Riley (not a trustee)

Asst. Treasurer: Doctor Helen Cameron- (not a trustee)

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ADDRESS AND CONTACT DETAILS

Denomination's Administration Office:

Free Church of Scotland
The Mound
Edinburgh
EH1 2LS

Church:

140 Kilbowie Road
South Carbrain
Cumbernauld
G67 2PY

Church website: www.cumbernauldfreechurch.com

Email address: cumbernauldfreechurch3@gmail.com

Session clerk's email address: ewenandhazel@gmail.com.

CHARITABLE PURPOSES

Cumbernauld Free Church of Scotland is a Congregation of the national Free Church of Scotland working towards the aims set out below.

The Free Church of Scotland is a Presbyterian Church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which are embodied its constitution.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland currently has around 100 Congregations in Scotland, as well as two in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time degree-awarding Theological Seminary in the heart of Edinburgh (ETS) for the training of Ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the Church.

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CHARITABLE PURPOSES continued

The Church building and the Minister's House (Manse) are the property of the Congregation and are held in trust by locally elected Property Trustees, although under the Model Trust Deed the permission of the General Assembly is required before any change in status is made. The Congregation aims to maintain the public worship of God and to foster Christian Fellowship; to evangelise the local area by proclaiming the gospel of Jesus Christ; to exercise pastoral care and practical compassion for those in need, whatever their background; to exercise a caring and teaching ministry among young people of the Congregation and the community; to uphold and further the interests of the

Free Church of Scotland; and to participate both practically and prayerfully in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation are conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Free Presbytery of Glasgow & Argyll, and in terms of the Acts, deliverances and directions of the General Assembly of the Free Church of Scotland. The Congregation was given the status of a fully-sanctioned, self-supporting charge by the 2018 General Assembly with a Minister appointed on a 5-year terminable/renewable basis.

CURRENT YEAR ACTIVITIES

During the year, the Congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims.

The Congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

Significant highlights, events and developments of note in the year include the following:

Congregational activities:

- We welcomed 4 new members during 2025 and 0 left. We have now 49 members.
- Services are going very well and numbers at Sunday morning services range from 40 to 60. The Sunday evening service are usually around 20 to 40.
- There is a Wednesday evening prayer meeting which is well attended.
- We have a Men's Fellowship home group meeting which runs on every 2nd Tuesday of the month.
- There is a Ladies home group Bible Study which runs on alternating Tuesdays in the month.

CURRENT YEAR ACTIVITIES...

- We run a Youth Fellowship meeting which meets each Thursday in the pastor's home.
- We have hosted other Christian organisations to the church including OM and Scripture Union.
- We hold regular joint services with Coatbridge Free Church either at home or travelling to Coatbridge.
- Bi Monthly church lunches have been reinstated and are very well attended and well received.
- Sunday School and Crèche are available at both Services.

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COMMUNITY OUTREACH

Every Friday evening, we run a very successful Youth Club during term-time. It is very well received and some of the youth also attend the Sunday night service.

The Babies and Toddler Group is also going well and recently many church mums are attending with their children.

We have recently leased our building to a local food bank who operate from the church on a Monday evening.

We lease our building to local Scout and Brownie troops who attend on a Monday and Thursday evening.

We lease the building to Cumbernauld & Carbrain Community Hub who run a Brunch Café every Friday afternoon.

We continue to forge ties with the local Broomlands Family Centre who use our building as an overspill for their community programmes.

We provide our accommodation to Carbrain Community Council for their monthly Community meeting.

All workers with children and young people who satisfy the criteria are members of the PVG Scheme, or are in process of up-dating their registration. The PVG Coordinator and the Minister are also PVG Scheme members for both Children and Protected Adults. The Free Church centrally provides PVG online training, and participation is a requirement for volunteering.

A community Carol Service was held in December and was well-attended and appreciated. The Congregation continues to support International Missions, including OMF, Steadfast Global, Mission International and Bethany Christian Fellowship both financially and by prayer, and invites representatives to inform the congregation of their work.

LOOKING TO THE FUTURE

The trustees are encouraged by the continued leadership of the pastor, who has now served for just over two years and is well established within the life of the church. His vision and leadership have brought a renewed emphasis on evangelism, which will continue to shape the church's direction in the year ahead. Plans for the future include increasing engagement with the local community through outreach activities and creating opportunities to welcome new people into the church, particularly through the community groups already using the premises. During 2026, the church is also considering running a Christianity Explored course as a further opportunity to share the Christian faith in an accessible and welcoming way.

Alongside this, the church will continue to invest in its facilities and ministries in order to provide a more welcoming and vibrant environment for worship and fellowship. The trustees are encouraged by the positive momentum within the church community and remain committed to building on this foundation. It is our desire to see continued growth, both spiritually, as individuals deepen in faith and discipleship, and numerically, as new people are welcomed into the fellowship.

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LOOKING TO THE FUTURE CONTINUED...

Significant work has been done but a lot is still required on the fabric of the building. Priorities for improvement have been identified, and the treasurers will continue to work towards raising funds to support the ongoing development and maintenance of the property. Above all, the trustees remain prayerful, seeking God's guidance and blessing as the church moves forward in faith and purpose.

FINANCIAL RESULTS

The charity reported a surplus of £14,858 for the year ended 31 December 2025, compared with a deficit of £8,771 in 2024. This improvement was mainly due to increased donations and Gift Aid income. Total income increased to £126,867 (2024: £90,292), with donations remaining the charity's principal source of funding. Grant income from Benefact Trust of £8,300 for fabric and maintenance as well as £275 from North Lanarkshire Council received to support youth activities.

Total expenditure amounted to £112,009 (2024: £99,063). Expenditure was primarily incurred in furtherance of the charity's charitable activities, including ministry and mission work, contributions to central church funds, and the maintenance and improvement of church properties. The surplus for the year comprised £13,011 on unrestricted funds and £1,848 on restricted funds.

During the year, the charity invested £1,774 in capital equipment, including a new sound system and a defibrillator. The trustees are satisfied that the charity remains in a stable financial position and will continue to manage its resources prudently to support its ongoing ministry, maintain its properties, and serve the wider community.

RESERVES POLICY

Three months' operating costs should be held in reserves totalling £10,000. The Trustees will review the reserves policy on an annual basis to give confidence to stakeholders that the charity's finances are being managed and can also be used to provide an indicator of future funding requirements needed for investment in the association to add value for its members.

The Trustees aimed for a balance in the Unrestricted General Fund at the end of the year amounting to 10% of the year's Offerings (not turn-over). This year the Trustees managed to report that this has been over achieved, the figure being around 18%.

The Church held Total Funds **£49,171** at the year end the following balances: Unrestricted Funds amounting to £ **16,763** (the General Fund); **Designated Funds £32,408**.

	Unrestricted Funds £	Restricted Funds £	Total funds £
CLOSING BALANCES (31.12.25)			
Closing cash at bank	16,763	32,408	49,171
Closing cash in hand	-	-	-
CLOSING BALANCES (31.12.25)	16,673	32,408	49,171

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The Trustees' Annual Report was approved by the Trustees and signed on their behalf by:

Signed:  Rev Tom Peman
Yoti eSigned 

Name: Minister Rev Tom Peman

Position: Minister

Date: 29 Jul 2026 (UTC)

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**CUMBERNAULD FREE CHURCH OF SCOTLAND RECEIPTS AND PAYMENTS ACCOUNTS FOR THE
YEAR ENDED 31 DECEMBER 2025**

	Note	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Receipts					
Total Donations	(5)	77,532	40,760	118,292	86,474
Grant Income	(6)	-	8,575	8,575	-
Other income	(7)	-	-	-	3,818
Total Receipts		77,532	49,335	126,867	90,292
Payments					
Total Charitable Activities	(8)	63,742	46,133	109,875	98,583
Total Capital Costs	(9)	420	1,354	1,774	-
Total Governance	(10)	360	-	360	480
Total Payments		64,522	47,487	112,009	99,063
Surplus/(Deficit)		13,011	1,848	14,858	(8,770)
Transfer between Funds		(6,248)	6,248	-	-
Surplus/(Deficit) for year		6,763	8,096	14,858	(8,770)

Statement of Balances as at 31st December 2025

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Fund reconciliation				
Opening cash at bank (01.01.24)				
Opening cash in hand	10,000	24,312	34,312	43,083
Surplus/(Deficit) for the year	6,763	8,096	14,858	(8,770)
Balance of funds carried forward (31.12.25)	16,763	32,408	49,171	34,312
	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Closing balances (31.12.25)				
Closing cash at bank	16,763	32,408	49,171	34,312
Closing cash in hand	-	-	-	-
Closing balances (31.12.25)	16,763	32,408	49,171	34,312

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NOTES TO ACCOUNTS

1. BASIS OF ACCOUNTING

These accounts have been prepared on the receipts and Payments Basis in accordance with the charities and Trustee investment (Scotland) Act 2005 and the charities Accounts (Scotland), Regulations 2006(as amended)

2. NATURE AND PURPOSE OF FUNDS, Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the charity. Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3. TRUSTEE REMUNERATION No remuneration has been paid to any trustees in accordance with section 67 of the Charities and Trustee investment (Scotland) Act 2005. There were no other salaries paid to any connected persons during the year. There were no travel expenses paid to trustees or connected persons during the year other than re-imbursement of out of pocket expenditure.

A contribution of £0 (2024: £3,794) was paid to Neil Longwe, a trustee, towards training costs in respect of ministry training. This was funded by donations for this purpose from Tates Creek Presbyterian Church in Kentucky, USA, via the Ministry Fund.

The ministry pays a monthly remittance to the free church and they pay the salary of the minister directly.

UNRESTRICTED FUNDS

GENERAL FUND-The aim is to put aside 10k in general which will be held for good management. If general reserves exceed £10,000 the excess will be transferred to Fabric and Maintenance Fund as this is where our biggest challenge lies. We are still concentrating on improving our building for the future. Our figures show monies in monthly and covering all our outgoings to the 10k reserve should stay intact, we will monitor this.

RESTRICTED FUNDS:

BENEVOLENT FUND - represents funds donated to the Church for benevolent objects.

FABRIC AND MAINTENANCE FUND – represents grant received from Benefact Trust, gifts received specifically for the upgrading, repair and maintenance of the church and manse. The fund includes an amount for ongoing refurbishment work which includes installation of new windows, complete rewiring of the electrics, and repair work to the church roof.

LADIES' FELLOWSHIP - represents funds held on behalf of the members of the Ladies' Fellowship.

MANSE FUND - this fund was established during 2020 to raise funds to replace the church's manse. A new manse was purchased during 2021. The balance held in this fund, as well as any future donations, will be used to repay the loan which was advanced to help with the purchase as well as refurbishing the Manse

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MINISTRY FUND - this fund receives donations to support a range of ministry initiatives including support for those seeking to train for the ministry.

CHARITABLE APPEALS: NON-FREE CHURCH FUND - represents donations received specifically for other charities and bodies, which were passed on to these organisations during the year.

YOUTH CLUB AND BABIES & TODDLERS – represents North Lanarkshire Council grant, donations and income work with children and young people in the congregation and community, including Kids' Club and Little Lambs.

5. DONATIONS

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Free Will Offering Gift Aided	49,320	11,355	60,675	51,159
Free Will Offering non-GA	12,162	1,225	13,387	9,145
Donations from Companies (Non-GA)	-	-	-	200
Free Church Donations	2,000	20,500	22,500	-
Donations from other charities	162	5,365	5,527	6,150
Donations from Businesses	-	-	-	-
Gift Aid Reclaim	13,889	2,023	15,913	12,915
Pulpit supply contribution	-	-	-	35
Fabric and Maintenance Donations	-	-	-	6,550
Babys and Toddlers	-	292	292	320
TOTAL	77,532	40,760	118,292	86,474

6. GRANT INCOME

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Benefact Trust	-	8,300	8,300	-
North Lanarkshire Council	-	275	275	-
Total	-	8,575	8,575	-

7 OTHER INCOME

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Other income	-	-	-	3,794
Tates Creek	-	-	-	24
Other income	-	-	-	-
Church Literature Income	-	-	-	-
Total	-	-	-	3,818

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8. CHARITABLE PAYMENTS

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Ministry Fund	-	-	-	3,794
Remittances to Central funds	43,477	-	43,477	28,505
Speakers	97	-	97	-
Office Costs	311	-	311	-
Admin Levy:	299	-	299	70
Church Insurance	2,112	-	2,112	2,622
Manse Insurance	337	-	337	-
Church Broadband	446	-	446	648
Fabric and Maintenance	55	39,942	39,997	40,467
Plates and Crockery	-	-	-	31
Cleaning and Consumables	284	-	284	585
Manse Energy	2,136	-	2,136	1,264
Council Tax Manse	3,156	-	3,156	2,326
Church Energy.	3,953	-	3,953	5,669
Interim Moderator / Minister's expenses	237	-	237	77
Baby and Toddlers	-	279	279	348
Donations to other charities	3,975	219	4,194	2,200
Loan repayments - manse loan	-	4,800	4,800	4,800
Other expenditure	541	200	741	642
Presbytery Expenses	590	-	590	998
Professional fees	496	84	580	472
Pulpit Supply and Communion Expenses	120	-	120	781
Stationery and Flyers	254	-	254	49
Website maintenance	360	-	360	398
Refreshments	139	-	139	383
Gifts	365	-	365	928
Youth Club Expenses	-	610	610	527
TOTAL	63,742	46,133	109,875	98,583

9 CAPITAL

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Purchase of equipment	1,774	-	1,774	-
TOTAL	1,774	-	1,774	-

10. GOVERNANCE

	2025 Unrestricted £	2025 Restricted £	2025 total Fund £	2024 Total Fund £
Total Governance				
Community Accounting	360	-	360	480
TOTAL	360	-	360	480

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11. ASSETS

Market Value	25 Assets £	24 Assets £
NET BOOK VALUE 31st December 2025	30,856	42,655

12. FUND RECONCILLATION

Fund Balances as at 31st December 2025	Opening Balance £	Receipts £	payments £	Transfers £	Closing balance £
Benevolent Fund	313	-	-	-	313
B&Toddlers Fund	289	292	279	-	302
Fabric and Maintenance	22,874	48,400	39,764	-	31,511
Ladies Fellowship	219		219	-	-
	-				
Manse Fund	0	413	6,660	6,248	0
Manse Loan	-	-	-	-	-
New Worker fund	-	-	-	-	-
Youth Club	619	275	610	-	284
				-	
General Fund	10,000	77,532	64,522	(6,248)	16,763
Total	34,315	126,912	112,053	-	49,173
Restricted	24,314	49,380	47,532	6,248	32,410
				-	
Unrestricted	10,000	77,532	64,522	6,248	16,763
Total	34,315	126,912	112,053	-	49,173

Fund Balances as at 31st December 2024	Opening Balance £	Receipts £	payments £	Transfers £	Closing balance £
Benevolent Fund	313				313
B&Toddlers Fund	222	420	353		289
Fabric and Maintenance	9,637	19,077	35,899	30,059	22,874
Ladies Fellowship	219				219
					-
Manse Fund	2,226	2,396	9,025	4,402	0
Manse Loan			4,800	4,800	-
				-	
New Worker fund	6			6	-
Youth Club	945	200	527		619
				-	
General Fund	29,517	68,199	48,460	39,255	10,000
Total	43,085	90,292	99,063	-	34,315
Restricted	13,568	22,093	50,602		24,314
Unrestricted	29,517	68,199	48,460		10,000
Total	43,085	90,292	99,063	-	34,315

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Throughout the year for re-furbishing projects for the Manse and Church which depleted the reserves, therefore a transfer from general reserves was made to fabric and maintenance and Manse fund to help with ongoing Loan repayments and future refurbishment costs.

13. Gift Aid not yet reclaimed was £3514 as at 31st December 2026

14. LIABILITIES

	<u>2025</u>		<u>2024</u>
	£		£
Manse loan	4,200	-	9,000

The independent examiners report attached forms part of these accounts

The accounts for the year are attached and form part of this report.

The report was approved by the trustees on and signed on their behalf

Signed.....Mr Benson Mugenyi
Yoti.eSigned

Elder Benson Mugenyi

Date.....22 Jul 2026 (UTC)

Signed.....Rev Tom Peman
Yoti.eSigned

Minister Rev Tom Peman

Date.....29 Jul 2026 (UTC)

CUMBERNAULD FREE CHURCH OF SCOTLAND SCOTTISH CHARITY - NO. SC038136. TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

I report on the accounts of the charity for the **year ended 31/12/2025**, which are set out on pages 1 to 14

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 Charities Accounts (Scotland) Regulations 2006 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 the seeking of 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 EXAMINERS' 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.

Signed:  Lisa Scott
Yoti eSigned 

Finance: Lisa Scott

Professional Qualification : MAAT AATQB

Address: Voluntary Action North Lanarkshire
Dalziel Building
7 Scott Street
Motherwell
ML1 1PN

Date 14 Aug 2026 (UTC)