Causeway Church, Tollcross, Church of Scotland

Receipts and Payments Accounts

for the year ended 31 December 2025

Congregation No: 160911
Charity No: SC004821

Causeway Church, Tollcross, Church of Scotland
Reference and Administrative Information

Charity Name:	Causeway Church, Tollcross, Church of Scotland
Charity Registration Number:	SC004821
Congregation Reference No:	160911
Contact Address:	Causeway Church, Tollcross, Manse
	228 Hamilton Road
	Glasgow
	G32 9QU

Trustees

Kirk Session Members	**Kirk Session Members**
Rev Monica Michelin-Salomon	Mrs Anne McFadyen (Retd. 30 Sept)
Mrs Mary Armour (*Transferred Springfield Cambridge Church, Bishopbriggs)*	
Mrs Catherine Bell	Mr John McFadyen (d. 30 Sept)
Miss Sheilah Bond	Mrs Irene McLellan (Retd. 31 Dec)
Mrs Janet Chesney	Mr William McLellan
Dr David A. Cumming	Mrs Valerie Mangin
Mr Harry Driver	Miss Jean R. Miller
Mrs Margaret Eccles (Retd. 31 Dec)	Mrs Margaret Paxton
Mr James Fox	Mr Kenneth Paxton
Mrs Morag Fox	Mrs Isabel Perriman
Mrs Janet Glen	Mrs Nora Robertson
Miss Sheila Glen	Miss Maureen Turnbull
Mrs Jean Keen	Miss Susan Waller

Principal Office-bearers

Minister:	Rev. Monica Michelin-Salomon
Session Clerk:	Miss Sheilah Bond
Church Treasurer:	Mrs Valerie L. Mangin

Independent Examiner	Miss Joanne Fox
	27 Lloyd Avenue
	Glasgow G32 8NH
Bankers:	VirginMoney
	Baillieston Branch
	47 Main Street, Baillieston G69 6SQ

Causeway Church, Tollcross, Church of Scotland
Trustees' Annual Report
for the year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Treasurer is appointed at the Stated Annual Meeting and serves for a period of three years after which he/she must seek re-election at the next Stated Annual Meeting.

Organisational Structure

Trustees Meetings are chaired by the Minister and there are a minimum of nine scheduled meetings in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. All appropriate areas of church work are assisted and overseen by a trained Protection of Vulnerable Groups team.

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.

Regular worship services are held at 11.15am each Sunday morning. Three formal communions are held in February, June and October. Extra services are held at Easter and Christmas seasons. The ministry of the church also provides support during times of special need, via the provision of funeral, wedding and baptismal services, in response to community and congregational requests.

Causeway Church, Tollcross, maintains the preaching of the Bible in Shettleston and Tollcross and supplies a Christian ministry and Christian Fellowship within a large parish. The congregation seeks to provide community activities with a Christian focus. To this end, there are organisations within and attached to the church. These comprise: Rainbows, Bandits and the Guild. We also have a monthly Craft With a Cuppa group.

The Trustees also support the work of the local YMCA, providing representatives to their Board and several speakers for the YMCA services throughout the year. A free meal is provided for anyone in the community to attend on the last Sunday of each month.

Flowers for the Sunday services are bought via the Flower Fund and arranged by a group of church members, the flowers are subsequently distributed within the congregation and parish to the sick, the bereaved, or to celebrate a birthday. Members may choose to contribute to the purchase of flowers on specific Sundays, eg to commemorate a loved one. During December, poinsettia plants take the place of flower arrangements.

A team of church members collects, edits and publishes the church newsletter, Causeway Courier, three times per year around communion time. The Minister and all of the organisations make regular contributions, and the publication is very much appreciated by the whole congregation, especially those unable to attend regularly.

Achievements and Performance

Sunday worship continues to be led by our Minister, with Zoom Video Communications broadcasting the service to those unable to attend. This has been a source of great comfort and support to the congregation. Home Communion is offered where needed. Our Tuesday evening Watchnight service and the Wednesday Christmas Day service took place in the Sanctuary. During the colder winter months, starting from the first Sunday in January, the Sunday service takes place in our hall, which is easier to heat and so more comfortable. This takes the form of Cafe Church, where hot drinks and biscuits are offered to everyone as they arrive.

Our Minister performed many services for bereaved families in the parish.

The short monthly praise services to the residents of Haydale Care Home continue to be well received, with each one having a theme that the residents enjoy participating in.

For over 6 years, free Community Dinners have been provided on the last Sunday of every month. This is a joint effort with Tollcross YMCA, and the venue alternates between the church hall and the YMCA each month. A dedicated team prepare and serve meals to an average of 40-50 folk from around the community. In December, Christmas dinners are provided by two local companies, and these are distributed to those in need.

The memorial rose garden at the east side of the Sanctuary has more rose bushes, some with memorial plaques. The congregation enjoyed seeing the flowers in spring and summer. Our garden bench is still to be fixed securely outside.

The 222nd Rainbows have enjoyed a Pamper Party and a Hallowe'en party as well as working on their Skills Builder activities. They made star decorations for their Christmas tree on the church window sill and visited the Sanctuary to see the other decorated trees. Their efforts gained them 1st prize for the best decorated tree. One of the Rainbows moved on to the Brownies in Shettleston. They ended the year with a Christmas party, and a membership of 13 girls.

The Guild's theme for 2024-27 is 'Let Us Build A House', split into 3 parts; the 2024-25 focus is "Sure Foundations", and the way in which the foundations of our faith are built. Members have enjoyed a great variety of speakers and fellowship with one another. The year ended with a Christmas party, when Santa visited and presented each person with a gift. The Guild meet at 1 .30pm every Wednesday in the church hall, and new members are always welcome.

The Bandits are for boys aged 4-7. They enjoy a variety of activities – games, "baking", arts & crafts, parties – and this year's they started making flags. They have a small garden outside the hall, and grew enough potatoes for all boys and staff to enjoy. They decorated a tree for the church window sill, made cards for the congregation, and took home potted hyacinths. Five of the boys aged-out during the summer, so they started the autumn session with 8 boys.

Financial Review

The main source of income for the church remains the Freewill Offering, which is supplemented by other donations and Special Efforts

Most of the congregation now make their offerings via Standing Order, which gives us a reliable, regular in,come and greatly reduces the number of envelopes we need to purchase. Others have made regular or occasional payments directly into the church current account. We are now using small envelopes which are printed "in house", and this has greatly reduced the financial outlay.

Donations from the organisations, the Summer and Christmas Fayres, our Small Change Scheme, the sale of various crafts and other special efforts raised in excess of £2,500 and everyone's efforts are very much appreciated.

We managed to pay the full allocation for 2025 for Giving to Grow of £48,542.26

We have been withdrawing money held in the Central Consolidated Fund, mainly to enable us to pay our Giving to Grow allocation. As our funds decrease, so will the amount of the allocation. Since our Union in 2016, over £240,000 has been spent on Giving to Grow.

The amount of work put in by those who raise funds, and the support they are given by the congregation and members of the public who buy their produce, continues to cheer and encourage us all, and the Kirk Session would like to thank everyone involved.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted funds of over £160,000 including investments and deposits with COSIT. While this is higher than might normally be expected, the Trustees are aware of the plans to improve access to the church and hall and to make refurbishments which are required to make the Sanctuary and hall more suited to the needs of the congregation, its organisations and the wider community. However, plans are currently paused pending implementation of a new Presbytery Plan instructed by the General Assembly.

The Church also has Restricted Funds of £2,380 and Endowment Funds of £4,625 for the purposes detailed in note 2 of the accounts and the Church of Scotland General Trustees hold funds on behalf of the Church as shown in the appendix to the accounts which is available subject to the agreement of Presbytery and the General Trustees for fabric purposes.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 (as amended) 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 on 21st March 2026 and signed on their behalf by.

Sheilah G Mn. Bond

Miss Sheilah Bond
Session Clerk

Causeway Church, Tollcross, Church of Scotland

Independent Examiner's Report to the Trustees of Causeway Church, Tollcross, Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 12.

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.

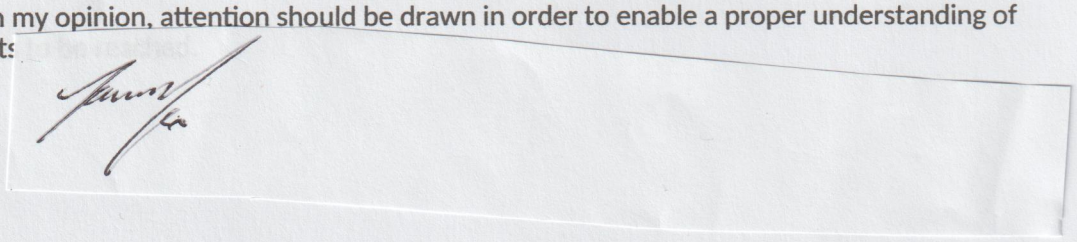
Basis of independent examiner's statement

An 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 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 (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



Name: Miss Joanne Fox

Address: 27 Lloyd Avenue
Glasgow
G32 8NH

Date: 15th March 2026

Causeway Church, Tollcross, Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balances						
Balances brought forward						
Bank and cash		5,849	2,380	-	8,229	10,080
Deposits with COSIT		99,656	-	4,625	104,281	104,164
		105,505	2,380	4,625	112,510	114,244
Movement in year:						
Excess of Receipts over Payments		(20,106)	77	-	(20,029)	(1,734)
Balances carried forward						
Bank and cash		7,927	2,457	-	10,384	8,229
Deposits with COSIT		77,472	-	4,625	82,097	104,281
Total carried forward	2	85,399	2,457	4,625	92,481	112,510
Investments at market value (cost £38,986)	7	71,714	-	-	71,714	68,711
Assets						
Gift Aid Receivable			-	-	-	6,000
Liabilities						
Ministries & Mission Contributions			-	-		24,366

The accounts were approved by the Trustees on 2026 and signed on their behalf by:

Sheilah G.M. Wood — **Session Clerk**

Valerie Wood — **Treasurer**

Causeway Church, Tollcross, Church of Scotland
Notes forming part of the accounts for the year ended 31 December 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee 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 in 2016.

2 Movement in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	2,225	-	-	-	2,225
Designated Reserve Fund	2,218	128	-	-	2,346
Social & Outreach Fund	-	-	-	-	-
General Fund	101,913	30,962	(45,470)	34	87,438
	106,356	31,090	(45,470)	34	92,009
Restricted funds					
	-	-	-	-	-
Bandits Fund	1,335	1,128	(927)	(200)	1,336
Causeway Tearoom	15		(15)		-
Flower Fund	135	564	(550)		149
Guild Fund	576	1,199	(905)	(250)	620
Bible Explorers Fund (suspended)	321	-	-	(34)	287
	-	-	-	-	-
	2,381	2,891	(2,396)	(484)	2,392
Endowment funds					
General Fund Bequests	4,625	205	(84)	(120)	4,625
	4,625	205	(84)	(120)	4,625
Total Funds	113,362	34,185	(47,950)	(571)	99,026

Purposes of Restricted Funds

Bandits fund – is for the operation of the Bandits

Causeway Tearoom fund – funds raised during the after-service fellowship, used for specific projects within the church

Flower fund – Provides flowers for display during services of worship, which are then distributed to the sick and bereaved

Guild fund – is for the operation of the Guild.

Bible Explorers fund - is for the operation of the Bible Explorers (Sunday School)

Bequest fund – income from the Bequest fund is distributed according to the terms of the bequest it represents. The income is distributed as follows, Uniformed organisations, 70%, Guild 16%. Fabric fund 12%, and Benevolent fund 2%.

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
		£	£	£	£	£
3	**Analysis of Donations**					
	WFO Scheme (non Gift Aid)	-	-	-	-	-
	Gift Aid Donations	19,324	-	-	19,324	22,279
	Tax Recovered on Gift Aid Dons.	-	-	-	-	4,927
	Ordinary Offerings (Open plate)	785	-	-	785	770
	Other Offerings, Donations, etc	2,067	-	-	2,067	2,921
		22,175	-	-	22,175	30,897
4	**Analysis of Payments**					
	Cost of Generating funds					
	Offering envelopes	56	-	-	56	45
		56	-	-	56	45
	Charitable Activities					
	Giving to Grow allocation	12,458	-	-	12,458	24,751
	Presbytery dues	1,036	-	-	1,036	651
	Minister's expenses	1,236	-	-	1,236	1,200
	Council Tax	2,122	-	-	2,122	1,929
	Other Salary Costs	380	-	-	380	2,880
	Pulpit supply	410	-	-	410	490
	Fabric repairs & maintenance	13,615	-	-	13,615	9,060
	Heat and light	6,164	-	-	6,164	2,909
	Insurance	5,522	-	-	5,522	4,598
	Manse Broadband & telephone	502	-	-	502	544
	Stationery & Printing	228	-	-	228	73
	Church office expenses	1,036	-	-	1,036	1,419
	Audio/Visual		-	-	-	652
	Bequests	-	-	84	84	24
	Other expenses	269	2,396	-	2,665	8,684
		44,978	2,396	84	47,458	59,864
	Governance Costs					
	Independent Examiner's Fee	-	-	-	-	-
	Other Payments					
	Purchase of Investments	-	-	-	-	-
	Purchase of Fixed Assets	435	-	-	435	-
		435	-	-	435	-
	Total	45,470	2,396	84	47,950	59,909

5 Trustee Remuneration and Related Party Transactions

During the year one trustee, Rev Monica Michelin-Salomon, received reimbursement of expenses of £1,236 (2024 - £720) in respect of travel and Manse Council Tax of £2,122 (2024 - £1,974), totalling £3,358 (2024 - £2,694). Greig Perriman (son of Mrs I Perriman, an Elder) received £720 (2024 £600) for gardening maintenance.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

6 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. 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 £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

7 Investments

	Market Value at 1 Jan 2025	Purchases	Disposals	Gain/(Loss) on Revaluation	Market Value at 31 Dec 2025
	£	£	£	£	£
COSIT Growth Fund	19,638	-	-	1,539	21,177
COSIT Income Fund	49,073	-		1,464	50,537
	68,710	-	-	3,003	71,714
Held in respect of:					
Unrestricted Funds					
General Fund	68,710	-	-	3,003	71,714

9 Collections for Third Parties

	2025	2024
	£	£
Christian Aid	62	165
Marie Curie	26	-
Lodging House Mission	-	75
	88	240

Causeway Church, Tollcross, Church of Scotland
Year ended 31 December 2025
Appendix

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

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	270,819	270,819
Market Value of Balances at 31 December	263,544	260,616
REVENUE ACCOUNT		
Credit Balance at 31 December	6,078	18,763