

**THE CHURCH OF SCOTLAND
CARDROSS PARISH CHURCH**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
for the year ended 31 December 2025**

Congregation No: 181180

Charity No: SC 003494

CARDROSS PARISH CHURCH
Trustees' Annual Report and Financial Statements
Year ended 31 December 2025

CONTENTS

Reference and administrative information	Page 1
Trustees' annual report	Pages 2 to 3
Report of the Independent Examiner	Page 4
Receipts and Payments Account	Page 5
Statement of Balances	Page 6
Notes to the Accounts	Pages 7 to 9
Appendix	Page 10

CARDROSS PARISH CHURCH

Trustees' Annual Report

Year ended 31 December 2025

The Trustees present the annual report and accounts for the Cardross Parish Church for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Cardross Parish Church
Charity Registration Number:	SC 003494
Congregation Reference No:	181180
Contact Address:	Alison Wood, Treasurer c/o Cardross Parish Church Station Road Cardross Dumbarton G82 5NL

Trustees

Kirk Session

R Beggs, Mrs M Brown, A Carmichael, Mrs D Colquhoun, Mrs E Cormack, T Darroch, A Davey, Mrs M Ferguson, C Fisher, Mrs J Fisher, C N Glen, Miss N Gray, Mrs A Lee, Mrs R MacLachlan, W MacLachlan, Mrs M MacNeill, Mrs H McCulloch, Miss S McGown, Mrs E McKee, Mrs S McLatchie, Mrs C Melvin, Mrs C Scholarios, J Stevenson, Mrs P Stevenson, D Still, Mrs E Street, A Walker, Mrs M Walker, Mrs J Wilson, Mrs R Wilson, Mrs A Wood, J Young and Mrs K Young.

Principal Office-bearers

Locum Minister and Interim Moderator	Rev. John Purves
Session Clerk:	Mrs Maureen Walker
Church Treasurer:	Mrs Alison Wood

Independent Examiner

Ann McNally FCCA
Chartered Certified Accountant
Callanders Ltd
4 Royal Crescent
Glasgow G3 7SL

Bankers

Royal Bank of Scotland
37 High Street
Dumbarton G82 1LX

CARDROSS PARISH CHURCH

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the terms of the Model Deed of Constitution until November 2021 when, after due process and following the request of the General Assembly of the Church Of Scotland, the Church is thereafter administered in accordance with the terms of the Unitary Deed of 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, skills and spiritual commitment to contribute to the spiritual and management affairs of the Church.

Organisational Structure

The Kirk Session is chaired by the Minister. It meets seven times in a year and is responsible for spiritual and management of affairs within the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

In Cardross Parish Church, these activities are demonstrated through services of worship, social and fundraising events, community activities, activities for children and young people, including Messy Church and Summer Holiday Club and mission and outreach activities, including a Village Hub Cafe in the small hall which operates for four hours on Mondays and Wednesdays and is well supported.

Achievements and Performance

The Church is seeking a replacement for Reverend Maggie McArthur who retired in July 2025 after 10 successful years as Minister. A Nomination Committee was elected in October 2025 and the process of recruiting a new Minister is underway. Our Locum Minister and Interim Moderator, Reverend John Purves, has had a very positive impact since his arrival in November 2025 and actively supports the continued growth of the Church and its young people.

CARDROSS PARISH CHURCH
Trustees' Annual Report (continued)
Year ended 31 December 2025

Financial Review

With the continued support of donors and members of the congregation, we have ended the year with a revenue surplus of some £3,000.

Reserves Policy

During 2025, the remaining balance of reserves held by the General Trustees from the sale of the previous Manse was released to help fund the installation of solar panels at the current Manse to achieve the minimum energy performance standards laid down by the Church of Scotland.

A local Fabric Fund is available to help fund any unforeseen high value or unforeseen property-related spend. In 2025, this has included work within the Manse to bring it to an acceptable standard for the new Minister.

Any revenue surplus at year end is transferred into a local Reserve Fund which can be used to fund any unforeseen demands. These and other minor restricted funds are described in Note 2 to the accounts.

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 2007. 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,

Maureen I Walker

Maureen I Walker (Mar 23, 2026 17:02:06 GMT)

Session Clerk

Date: Mar 23, 2026

CARDROSS PARISH CHURCH
Scottish Charity Number SC 003494
Report of the Independent Examiner

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.

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 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 seeking 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 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 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.



Ann McNally FCCA
Chartered Certified Accountant
Callanders Ltd
4 Royal Crerscent
Glasgow
G3 7SL

Date: Mar 24, 2026

CARDROSS PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Restricted		Total 2025	Total 2024
		Funds	Funds		
		2025	2025		
<u>Receipts</u>		£	£	£	£
Donations	3	64,725	110	64,835	74,558
Legacies		8,389	-	8,389	8,500
Activities for generating funds (Fundraising)		5,955	-	5,955	5,776
Bank and Deposit Interest		1,108	140	1,248	1,426
Text Giving		-	-	-	14
Use of Premises		12,389	-	12,389	10,305
Contributions from Church Organisations		3,000	-	3,000	3,000
Grants		16,480	500	16,980	23,800
Organ Fund		-	261	261	292
Hub Account		-	2,237	2,237	2,167
Benevolent Fund		-	-	-	300
Messy Church		-	-	-	20
<u>Total Receipts</u>		<u>112,046</u>	<u>3,248</u>	<u>115,294</u>	<u>130,158</u>

Payments

	4				
Costs of generating funds		87		87	87
Charitable activities		108,247	2,774	111,021	126,921
Governance costs		1,050	-	1,050	1,050
<u>Total Payments</u>		<u>109,384</u>	<u>2,774</u>	<u>112,158</u>	<u>128,058</u>

Excess of Receipts over Payments/ (Payments over Receipts) for the year before		2,662	474	3,136	2,100
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Transfers		5,700	- 5,700	-	-
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Excess of Receipts over Payments/ (Payments over Receipts) for the year		<u>8,362</u>	<u>-5,226</u>	<u>3,136</u>	<u>2,100</u>
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CARDROSS PARISH CHURCH
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
brought forward	£75,992	£17,747	93,739	91,639
Movement in year:				
Payments/(Payments over Receipts) for	8,362	-5,226	3,136	2,100
carried forward	<u>84,354</u>	<u>12,521</u>	<u>96,875</u>	<u>93,739</u>

The accounts were approved by the Kirk Session on 19 March 2026.

For and on behalf of the Kirk Session

Maureen I Walker

[Maureen I Walker \(Mar 23, 2026 17:02:06 GMT\)](#)

Session Clerk

A M Wood

[A M Wood \(Mar 24, 2026 09:01:17 GMT\)](#)

Treasurer

CARDROSS PARISH CHURCH
Notes to the Accounts
for the year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

None

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Fabric Fund	16,066	6,480	-10,980	5,700	17,266
Bells Fund	437	-	-	-	437
Reserve Fund	42,619	-	-	6,420	49,039
Wilson Bequest Fund	16,719	742	-	-	17,461
Equipment Fund	-	-	-	-	0
Furnishing Fund	151	-	-	-	151
Receipts & Payments Account		104,824	-98,404	-6,420	0
	<u>75,992</u>	<u>112,046</u>	<u>-109,384</u>	<u>5,700</u>	<u>84,354</u>
Restricted funds					
General Trustees (Fabric Fund)	5,560	140	-	-5,700	0
Flower Fund	268	-	-	-	268
Organ Fund	5,552	261	-	-	5,813
Summer Club	486	-	-66	-	420
Benevolent Fund	680	-	-239	-	441
Youth Group	714	610	-	-	1,324
Messy Church	3	-	-	-	3
Bible Garden	0	-	-	-	0
Hub Account	3,941	2,237	-1,926	-	4,252
Tower Fund	543	-	-543	-	0
	<u>17,747</u>	<u>3,248</u>	<u>-2,774</u>	<u>-5,700</u>	<u>12,521</u>
Total funds	<u>93,739</u>	<u>115,294</u>	<u>-112,158</u>	<u>-</u>	<u>96,875</u>

Purposes of Unrestricted Funds

Fabric Fund: for the maintenance of the Church property

Bells Fund: for the maintenance of the Millenium Bells

Reserve Fund: to hold general fund balances until required

Wilson Bequest Fund: Held by the Trustees as a reserve fund for use when required

Equipment Fund: to assist with Church Equipment

Furnishing Fund: to assist with furnishings within the Church & Halls

Purposes of Restricted Funds

General Trustees Fund: controlled by the General Trustees of the Church of Scotland for Fabric purposes

Flower Fund: to provide flowers for the Sanctuary

Organ Fund: for maintenance of the Church Organ

Summer Club: to provide a summer club for children

Benevolent Fund: for use at Minister's discretion

Youth Group: to promote activities for pupils at secondary school

Messy Church: for Saturday Church

Bible Garden: for maintenance

Hub account: to hold funds for use by the Village Hub

Tower Fund: for maintenance of the Church Tower

CARDROSS PARISH CHURCH
Notes to the Accounts
for the year ended 31 December 2025

	Unrestricted	Restricted	Total	Total
	Funds	Funds		
	2025	2025	2025	2024
	£	£	£	£
3. Analysis of Donations				
Direct Payments and WFO	36,542	-	36,542	38,241
Tax Recovered	12,119	-	12,119	11,507
Open Plate	11,060	-	11,060	10,276
Donations	5,004	-	5,004	14,535
	<u>64,725</u>	<u>-</u>	<u>64,725</u>	<u>74,558</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	87	-	87	87
	<u>87</u>	<u>-</u>	<u>87</u>	<u>87</u>

Charitable activities

Giving to Grow	44,646	-	44,646	46,191
Presbytery Dues	824	-	824	805
Travel and telephone	3,963	-	3,963	4,706
Pulpit Supply	300	-	300	700
Fabric Repair and maint.	16,232	-	16,232	7,141
Heat, Light and Power	7,922	-	7,922	6,530
Insurance	6,246	-	6,246	5,525
Organ & Music	897	-	897	772
Printing, Stationery & Focus	2,713	-	2,713	2,334
Grounds	3,210	-	3,210	3,520
Organist and Bell ringing	4,847	-	4,847	5,050
Equipment	-	-	-	-
Grants to Charities	500	-	500	600
Council Tax	2,132	-	2,132	3,802
Miscellaneous	1,879	-	1,879	659
Cleaning	8,926	-	8,926	8,591
Benevolent Fund	-	239	239	-
Hub Account	-	1,926	1,926	1,634
Tower Fund	-	543	543	24,363
Audio Visual	3,010	-	3,010	3,869
Messy Church	-	-	-	-
Summer Club	-	66	66	78
Flower Fund	-	-	-	50
Furnishing Fund	-	-	-	-
Total	<u>108,247</u>	<u>2,774</u>	<u>111,021</u>	<u>126,921</u>

Governance costs

Independent Examiner's Fees	1,050	-	1,050	1,050
	<u>1,050</u>	<u>-</u>	<u>1,050</u>	<u>1,050</u>

CARDROSS PARISH CHURCH
Notes to the Accounts
for the year ended 31 December 2025

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 national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,443 and the maximum stipend (in the fifth and subsequent years) was £39,856.

6. Collections for Third Parties

	2025	2024
	£	£
Christian Aid Myanmar Earthquake	200	-
Christian Aid	579	894
SCIAF	-	119
Dr Grahams Homes Hope Run	-	70
Erskine Hospital	150	110
Poppy Scotland	327	281
Lodging House Mission	424	347
Light Up Learning	-	222
	<u>1,680</u>	<u>2,043</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	-	4,240
Investors Trust	23,572	22,570
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	-	1,320

FINAL Accounts YE 31.12.25 - Cardross Parish Church

Final Audit Report

2026-03-24

Created:	2026-03-23
By:	Callanders Limited (accounts@callanders.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAASvywvepi5wjIMG8VHDT7fGHeUTKfWdX

"FINAL Accounts YE 31.12.25 - Cardross Parish Church" History

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