

Cumbernauld:Condorrat Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS for the year ended 31 December 2025

ANNUAL STATED MEETING

will be held on

SUNDAY, 17th May 2026

following the 10 a.m. morning worship

Please come along to this meeting and bring these accounts with you

Congregation No: 221336

Scottish Charity No: SC011839

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No.SC011839

Charity Name Cumbernauld:Condorrat Parish Church of Scotland

Known as Condorrat Parish Church **Charity Registration No.** SC011839

Congregational Reference No. 221336

Contact address 62 Main Road
Condorrat
Cumbernauld
G67 4DZ

TRUSTEES

Kirk Session

Mrs E. Aitken		Mr P.T. Logan		Mrs L. Robertson	
Mr G. Bennie		Mr D. Logie		Mrs H. Walker	
Mr J. Cameron	On Sabbatical	Mrs M.G. McCallum			
Mr J.R. Clark		Mr H.B. McColl			
Mrs E. Cochrane		Mrs L. McKeown			
Mr J. Denney		Mrs E.C. McKie			
Mr A. Eadie		Mrs E.H. McLean			
Mrs M. Eadie		Mr J.G. Newlands			
Mrs E. Hutton		Mr W. Ralston			
Mrs A.M.B. Kenny		Mr A. Robertson			

Congregational Board

Mrs J. Bolling	Mrs C. MacPhail
Mr M. Bulloch	Mrs A. Prested

Principal Office-bearers Interim Moderator:

Mrs Karen Hamilton until 27th August 2025
Rev Jonathan Keefe from 28th August 2025

Session Clerk:

Mr K Mackenzie

Clerk to the Congregational Board:

Mrs C. MacPhail

Church Treasurer:

Mrs A.M.B. Kenny

Independent Examiner Mrs I. Diamond

Bankers

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

Trustees' Annual Report for year ended 31 December 2025

Structure, Governance and Management

The Church is administered in accordance with the terms of the Model Deed of 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 appropriate gifts and skills. A Minister, when called, will be a member of the Kirk Session, will be elected by the congregation and inducted by Presbytery. All members of the Kirk Session are members of the Congregational Board and in addition members of the congregation are invited to nominate other members of the congregation, who are believed to have skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years, after which they must retire but may seek re-election at the next Stated Annual Meeting. The Congregational Board has the power to co-opt members of the congregation on to the Board at any time.

Organisational Structure

The Congregational Board is chaired by the minister (during a vacancy by the Interim Moderator) or if not available, by the Session Clerk and meets nine times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate, The Kirk Session which also meets nine times a year, is responsible for spiritual affairs within the church and is moderated by the Minister or Interim Moderator.

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.

Within Condorrat Parish Church, morning Worship is held each Sunday at 10.00am with Communion Services held on the first Sunday in March, June, September and December and also on Maundy Thursday. All services are livestreamed.

Organisations include the Guild and the Choir together with various social activities throughout the year. Affiliated to the congregation is the 1st Condorrat Company, The Boys' Brigade and the 1st Condorrat Company, The Girls' Brigade.

Achievements and Performance

As a Registered Charity, the Church continues to carry out its work in an appropriate manner. However, since August 2022 the Church has been in a Ministerial Vacancy. The work of the Church has continued with services being held as normal with the support of Pulpit Supply and when required, members of the Kirk Session and Congregational Board. During this year there was one wedding, one baptism, and eight funeral services.

Trustees' Annual Report for year ended 31 December 2025

Achievements and Performance (continued)

An Interim Moderator has been appointed to the Church. Our MDS worker (Ministries Development Staff) has provided chaplaincy to two of our local primary schools, offered reflective opportunities for the members of the congregation and developed outreach through Toddlers' Praise events. The MDS worker's position became redundant following the linkage with Abronhill Parish church in August 2025. The Dedication Service of the Guild was held on the 2nd of November, the Dedication Services of both the Boys' Brigade and the Girls' Brigade were held on the 16th of November in the Sanctuary during morning service.

There was a full calendar of events including Craft Fayre/Coffee mornings, a concert in the Sanctuary and the now well-established Christmas Fayre. These events while offering fellowship are both popular and successful. The generous donations of groceries from our Harvest Service were donated to the Foodbank.

The Carols by Candlelight Service was led by the Worship group and included the Music group and members of the congregation the retiral offering being donated to Strathcarron Hospice. The congregation continue to support the Cumbernauld Foodbank, and the Church now operates a weekly food bank in Condorrat which is supported by the congregation and the community.

We have also hosted events for our Christian family at Trinity Parish Church after the devastating loss of Saint Mungo's Parish Church on the 2nd of August. We were honoured to host Glasgow Presbytery for the induction service for the Reverend James Gemmell on his appointment as Minister to Trinity Parish Church.

After a period of negotiation and compromise on both sides, a basis of linkage between ourselves and Abronhill Parish Church was agreed and approved by Glasgow Presbytery. A service of linkage between the 2 churches was held on the 28th of August. Permission to call a minister was granted shortly afterwards, and at the time of writing the Parish Profile had been completed and approved by the Kirk Session.

A great deal of work has been undertaken by the Working Group towards reaching a satisfactory outcome to the Church of Scotland Mission Plan. This important work is ongoing, but their dedication and commitment is acknowledged.

The hard work and dedication of the leaders of our organisations and of all Office Bearers is appreciated and recognised.

Financial Review

The principal source of income is through the giving of members and adherents of the Congregation through Weekly Freewill Offering envelopes, bank standing orders and the open plate. Regular fundraising events continue to provide further income. The investments held in the Church of Scotland Investors' Trust showed a slight increase in value.

Reserves Policy

The Trustees have adopted a policy to hold reserves equal to approximately six months' expenditure. The reserves held are more than adequate for the policy adopted.

Statement of Trustees' Responsibilities

The members of the Kirk Session and Congregational Board 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 and Congregational Board 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 Account (Scotland) Regulations 2006 (as amended) and the Regulations for Congregational Finance approval 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 prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:

Signed

Date



15/04/2020

Kenneth Mackenzie

Session Clerk

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No. SC011839

Independent Examiner's Report

to the Trustees of Cumbernauld:Condorrat Parish Church of Scotland

I report on the accounts of the Charity for the year ended 31 December 2025.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The Charity Trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations (as amended) 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 2006 Regulations. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with these 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 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 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.

Mrs I. Diamond

131 Baldorran Crescent

Balloch

Cumbernauld

G68 9EX



Signed

Date 16.04.26

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No. SC011839

Receipts and Payments Account for the year ended 31 December 2025

Receipts	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment 2025	Total 2025	Total 2024
Donations	3	48610	0	0	48610	47260
Activities for generating funds		4759	0	0	4759	7585
Bank and deposit interest		149	0	0	149	293
Investment income		2780	0	569	3349	3401
Total (a)		56298	0	569	56867	58539
Hall rental		6795	0	0	6795	5622
Fabric fund income		1459	0	0	1459	2208
Flower fund		0	925	0	925	815
The Guild		0	1366	0	1366	1732
Life and Work		0	84	0	84	0
Refund		0	0	0	0	350
Baptisms		60	0	0	60	170
Insurance claim		0	0	0	0	1176
3 rd party		0	1105	0	1105	688
Gift fund		0	29	0	29	0
Weddings and funerals		600	0	0	600	0
150th Anniversary donation		0	1000	0	1000	0
Total (b)		8914	4509	0	13423	12761
Total (a)		56298	0	569	56867	58539
Total (b)		8914	4509	0	13423	12761
Total receipts (a) + (b)		65212	4509	569	70290	71300

Assets

The amount of Gift Aid to be claimed for 2025 is estimated at £9,000.

Liabilities

The bill for Gas for the Church and Halls was £3,000.

The Accounts were approved by the Kirk Session and the Board on *15th April 2026.*

For and on behalf of the Trustees

Christine MacPhail C. MacPhail,

Clerk to the Congregational Board

Aileen B. Kenny A. Kenny,

Treasurer

Cumbernauld:Condorrat Parish 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 £
<i>Unrestricted funds</i>					
Designated Fabric Fund	1,500	1,459	(6,017)	4,558	1,500
Designated Christian Education Fund	120	123	(103)		140
Reserve Fund	47,415			(5,264)	42,151
General Fund	28	63,727	(65,212)	2,451	994
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	49,063	65,309	(71,332)	1,745	44,785
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<i>Restricted funds</i>					
Legacy/donation for Digital Equipmer	1,763	-	(464)	-	1,299
The Guild	1,335	1,366	(1,593)	-	1,108
Sunday School	4	-	-	-	4
Kirk Session Fund	15				15
Kirk Session Benevolent Fund	692				692
Donation	1,000				1,000
Flower Fund	1,037	925	(854)		1,108
Gift Fund	6	29	(35)		-
Grant	948				948
Laptop refund	923				923
Insurance claim	1,176			(1,176)	-
Life and Work	(84)	84	-	-	-
150th Anniversary donation	-	1,000			1,000
	-----	-----	-----	-----	-----
	8,815	3,404	(2,946)	(1,176)	8,097
	-----	-----	-----	-----	-----
<i>Endowment funds</i>					
McGill Trust Fund	-	569	-	(569)	-
	-----	-----	-----	-----	-----
	-	569	-	(569)	-
	-----	-----	-----	-----	-----
<i>Total Funds</i>	57,878	69,282	(74,278)	-	52,882
	=====	=====	=====	=====	=====

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for extraordinary repairs and improvements of the Church property normal repairs and maintenance being charged to the General Fund.

Christian Education Fund: The Trustees have set aside funds for the provision of Christian education for all ages.

Cumbernauld:Condorrat Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2025

Purposes of Restricted Funds

The Guild: This fund finances the activities of the Guild.

Sunday School: This fund finances Christian Education for children.

Kirk Session Fund: This fund is funded by voluntary donations from members of the Kirk Session and is used for presentations at the discretion of the Kirk Session.

Kirk Session Benevolent Fund: This is a discretionary fund administered by the Minister and a small committee.

Flower Fund: This fund was established to enable flowers to be purchased to enhance the Sanctuary during Worship before being gifted to those deserving of them and is contributed to by members of the congregation.

Restricted donation: Donation to be used for digital equipment.

150th Anniversary donation: Donation to be used for Church fabric.

Legacy: It was a condition that the legacy should be used for enhancing worship.

Gift Fund: This fund, distinct from any another Fund, was created with donations from members of the Kirk Session and the Congregational Board to be administered by members of the Kirk Session and the Congregational Board and is restricted to be used to recognise significant life events. The fund was utilised in the year and is now closed.

Purposes of Endowment Funds

McGill Trust Fund: This was created by a legacy of E 10,000 in 1999 from the late Alexander McGill. It is a condition of the legacy that the income from the invested amount should be used for purposes connected the Church at the discretion of the Kirk Session. It is also a condition that the congregation may not have access to the capital of the fund, and that, should the congregation cease to function as an entity, the capital shall pass on to, and be held in trust by; the congregation of any Church of Scotland Parish Church which shall succeed the congregation, and the same conditions will apply to all or any succeeding congregations. These funds have been invested in the Church of Scotland Investors Trust for income and, during 2025, the income received was €569.

3 Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme	10,829	-	-	10,829	11,882
Bankers Order Direct	25,986	-	-	25,986	26,271
Tax Recovered on Gift Aid Dons.	-	-	-	-	-
Ordinary Offerings (Open plate)	5,673	-	-	5,673	5,178
Other Offerings, Donations, etc	6,219	-	-	6,219	3,929
	<u>48,707</u>	<u>-</u>	<u>-</u>	<u>48,707</u>	<u>47,260</u>

Cumbernauld:Condorrat Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2025

4 Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<i>Cost of Generating funds</i>					
Deposit fbr F ashion Show	-	-	-	-	500
Offering envelopes	279	-	-	279	233
	279	-	-	279	733
<i>Charitable Activities</i>					
Giving to Grow allocation	34,313	-	-	34,313	25,543
Presbytery Dues	1,550	-	-	1,550	3,590
Interim Moderator travel	140	-	-	140	-
Locum costs	4,722	-	-	4,722	13,697
Locum travel	-	-	-	-	793
Pulpit Supply	175	-	-	175	500
Pulpit Supply travel	72	-	-	72	29
Staffing costs	4,942	-	-	4,942	5,144
Fabric, repairs and maintenance	6,017	-	-	6,017	5,946
Heat and Light Church and Halls	12,677	-	-	12,677	8,243
Insurance	2,887	-	-	2,887	2,755
Copier	1,191	-	-	1,191	421
Licences	409	-	-	409	1,261
Manse costs	1,547	-	-	1,547	2,391
Donations	-	-	-	-	800
Life and Work	84	-	-	84	84
Christian Education	103	-	-	103	42
Digital and equipment	-	464	-	464	461
Wreaths	38	-	-	38	72
Flowers	-	854	-	854	750
Guild	-	1,593	-	1,593	5,321
Gift	-	35	-	35	75
I 50th Anniversary lunch	186	-	-	186	-
	71,053	2,946	-	73,999	77,918
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
Total	71,332	2,946	-	74,278	78,651

Cumbernauld:Condorrat Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2025

5 Trustee Remuneration and Related Party Transactions

During the year £140 was paid to the Interim Moderator in respect of travel expenses.

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 Income und	56,228	-	-	1,679	57,907
Held in respect of:					
Unrestricted Funds					
Reserve Fund	45,722	-	-	1,364	47,086
Endowments Funds					
McGill Trust	10,506	-	-	315	10,821
	56,228	-	-	1,679	57,907

8 Collections for Third Parties

	2025 £	2024 £
North Lanarkshire Women's Aid	-	363
St Andrews Hospice	380	-
Poppy Scotland	275	308
Strathcarron Hospice	353	-
	1,008	671

In addition, the following donations were made.

Cumbernauld & Kilsyth Care	-	400
Anam Alba	-	400
	-	800