

Glasgow : Carntyne and Cranhill Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Year Ended 31st December 2025

Congregation No: 161070

Charity No: SC006729

Trustees' Annual Report Year ended 31 December 2025

The trustees present the annual report and accounts for Carntyne and Cranhill Parish Church (SC006729) for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name: Carntyne and Cranhill Parish Church of Scotland

Charity Registration Number: SC006729

Congregation Reference No: 161070

Contact Address: Mr Robert Fernie
358 Carntynehall Rd
Carntyne
Glasgow G32 6LW

Trustees - Kirk Session

Dr Janet Martin	Gwen Robison
May Fawns	Karen Scott
Carolyn McGrath	Karen Skillen
Catherine Smillie	Tommy McKay
Gary Lappin	Amy Miskimmin-Logan(Ordained 5th October 2025)
Robert Fernie	James Little (Ordained 5th October 2025)
Peter McKay	Fiona Craig (Ordained 5th October 2025)
Julie Bell	Rev Rhona McDonald

Principal Office-bearers

Minister: Rev. Rhona McDonald
Session Clerk: Mrs May Fawns
Church Treasurer: Mr Robert Fernie

Independent Examiner

Kristina Bowie FCCA
18 Ledi Rd,
Glasgow G43 2AJ

Bankers

Virgin Money
47 Main St

Trustees' Annual Report Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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.

Organisational Structure

The Kirk Session, which meets eight times a year, is responsible for spiritual and financial affairs of the congregation. In 2025, the Kirk Session set up the following 5 committees, who report into the Kirk Session. Fabric, Finance, Mission, Outreach and Communication, Worship and Pastoral and Church family. They are made up of a mixture of Elders and congregation members.

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.

A service of worship is held each Sunday morning. The children join with the adults during the service, following time together for their own activities. On some Sundays during the year, principally at the major Christian festivals, all ages remain together throughout the service. There is a small Choir which helps lead worship and from time to time makes an individual contribution during the service.

Tea and coffee are served after Sunday worship. Additional services, some ecumenical, are held during Lent. There is a weekly fellowship group, 'Growing Together,' where questions of faith are explored. There is also a monthly service held in Bield Sheltered Housing and Greenfield Care home in Carntyne.

Activities for children and young people are provided through the Girl Guide movement (Rainbows, Brownies, and Guides), Girls Brigade (Explorers, Juniors and Brigaders) and the Boys' Brigade (Anchor Boys and Junior sections). For younger children, there is a Parents and Toddlers Group, the 'Tiny Tots,' which meets three times a week during School Term time. In the summer of 2025, we held a Summer holiday club for three days, where 38 children attended, for free. Adults are catered for through the Ladies' Club and The Men's Club.

The congregation supports a 'Young at Heart' Club which aims to reduce social isolation of the elderly, supported by an MDS post. Similarly, there is a Film Club, a small Walking Group and Strength and Balance Class, all of which meet weekly and are open to members of the community, Zoom Coffee Time and prayer and a weekly newsletter via E Mail. A Community Café (warm place) provides snacks and lunches on Thursday mornings. A bereavement group was formed in October 2024 and meets twice monthly supporting those walking with grief. The Minister is currently Chaplain to Cranhill Primary and Smithy Croft Secondary.

Trustees' Annual Report Year ended 31 December 2025

There are Christmas and Spring Fayres yearly and other events like Beetle Drive and Fashion Shows.

The congregation's facilities are also used by the community. There is a weekly social club for pensioners (The Sunshine Club), and a weekly Lunch Club supported by Social Services.

A variety of other groups and individuals use the premises including City Councillor (for surgeries), Slimming World, Cordia Care Services, Alcoholics Anonymous, Narcotics Anonymous and Strength and Dance Classes. The halls are used occasionally for public meetings and serve as a Polling Station at local and national elections.

The ongoing cost of maintaining the church building and halls suite, and the lack of full disabled access in both church and halls continues to be a concern for the congregation. However, the congregation is committed to redeveloping the Church building into a multi-functional 'community hub' providing space for both community activities and worship. This has the support of the Church of Scotland General Trustees and the Presbytery of Glasgow. During 2021 work was carried out to make the building structurally sound and wind and watertight. Work is expected to start in 2026 on Phase 2 of the Project covering the refurbishment of the interior of the building.

Achievements and Performance

Attendance at Sunday worship is in the region of 60, including a number of children. About 99 under-17's attend the various uniformed organisations (Girl Guide Movement and Boys' Brigade) and there are approximately 30 attending the Parents and Toddlers Group.

The 'Young at Heart' group has 14 members and 12 attend the Lunch Club. The Walking Group has 4 regular attendees with 4-5 others walking occasionally and the Film Club has an attendance of 10-15 each week. The Ladies' Club has approx. 20 members and the Men's Club about 23 members. The Growing Together Group has a regular attendance of about 12 people.

Attendance at Social events varies. Several hundred attend the Christmas Fayre while for events such as coffee mornings and evening social events, the attendance varies from 40 - 100. The Community Café serves an average of 45 customers per week.

Trustees' Annual Report (cont.)
Year ended 31 December 2025

Financial Review

On an ongoing basis, the principal source of regular income is from donations given on a weekly or monthly basis from members and adherents by offering envelopes or standing order. This income of £31,839 was an increase of 8% against 2024. Income from use of the Halls dropped by 10% against 2024 to £16,461 due to the end of a let.

We had one off donations in the year of £5,211 to our General Fund and a legacy of £11,069. Social events were held in June and December and we received some donations for the Refurbishment Fund over the year. General Expenditure was up on 2024 by 6% to £84,403.

The Refurbishment Funds included a Grant of £106,000 from The Benefact Trust

At 31st December 2025 our Total Reserves were £105,056 v £81,118 in 2024 and we continued to raise funds for other charities such as the Lodging House Mission and Christian Aid and support our Missionary Partner, with special collections at various times of the year (note 7).

Reserves Policy

It is the Trustees' policy to hold reserves of between three- and four-months' expenditure including designated funds. We plan to continue saving for our future building work whilst reviewing our Reserves Policy annually. At the year end the Church held unrestricted funds of £12,803 and £92,253 of restricted funds, which have been provided for the purposes specified in Note 2.

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(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 and signed on their behalf,



May Fawns
Session Clerk

Date3/2/26.....

Carntyne and Cranhill Parish Church
SC 006729

Independent Examiner's Report to the Trustees of Carntyne and Cranhill Church

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 7 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 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 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 (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 (as amended) Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Name: Kristina Bowie FCCA

Address: 18 Ledi Rd, Glasgow G43 2AJ

Signed: 

Date: 16/6/2026

Carntyne and Cranhill Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Donations	3	51,142	6,987	58,129	53,455
Legacies		11,068		11,068	0
Activities for Generating Funds		5,493		5,493	2,502
Use of Premises		16,461		16,461	18,456
Bank & Deposit interest		0			0
Investment income		769		769	768
Insurance Claims		0		0	0
Other Organisations Income		1,683	2,284	3,967	2,770
Income for Fabric Fund.		0		0	0
From Charitable activities		233		233	231
Consolidated Fabric Revenue		7,889		7,889	22,304
Fund		0		0	23,519
Consolidated Fabric Capital		250	116,138	116,388	11,830
Grants					
<u>Total Receipts</u>		94,988	125,409	220,397	135,835
<u>Payments</u>	4				
Costs of generating funds		179		179	224
Charitable activities		99,275	98,222	197,497	145,487
Governance costs		250		250	230
<u>Total Payments</u>		99,704	98,222	197,926	145,941
Excess of Receipts over Payments for the year before transfers		(4,716)	27,187	22,471	(10,106)
Transfers		1,500	(1,500)		
Excess of Receipts over Payments for the year		(3,216)	25,687	22,471	(10,106)

Carntyne and Cranhill
Parish Church
Statement of Balances

At 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances. brought forward	2	(10,088)	67,502	57,414	67,520
Movement in year:					
Excess of Receipts over Payments for the year		(3,216)	25,687	22,471	(10,106)
Bank & deposit balances carried forward		<u>(13,304)</u>	<u>93,189</u>	<u>79,885</u>	<u>57,414</u>
 <u>Investments at market value</u> 8					
(Cost £13,662) These investments form the majority of our reserve fund		<u>25,171</u>	<u>0</u>	<u>25,171</u>	<u>23,705</u>
 <u>Assets</u>					
Gift Aid Receivable		<u>6,150</u>		<u>6,150</u>	<u>5,441</u>
 <u>Liabilities</u>					
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 3rd February 2026

For and on behalf of the Kirk Session and Financial Board





Session Clerk

Treasurer

**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 & 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. Movements in Funds
(Includes Investments)**

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	Investment Gain £	At 31 Dec 2025 £
Unrestricted funds						
General Fund	0	84,416	(84,403)	(13)		0
Designated Fabric Fund	2,770	8,656	(15,076)	5,000		1,350
Designated Reserve fund	11,232			(1,804)	531	9,959
Designated Explorers Fund	552	233	(227)			558
Designated Coffee Service Fund	0	1,683		(1,683)		0
	<u>14,554</u>	<u>94,988</u>	<u>(99,706)</u>	<u>1,500</u>	<u>531</u>	<u>11,867</u>
Restricted funds						
Mens' Club Fund	527	1,230	(730)	(500)		527
Ladies' Club Fund	35	1,053	(9)	(1,000)		79
Flower Fund	767					767
Transport Fund	5,554					5,554
Benevolent Fund	886	7				893
Tape Ministry/Sound System	344					344
Refurbishment Fund	47,823	106,383	(84,869)		936	70,273
Young at Heart Fund	7,534	16,736	(12,488)			11,782
Youth Fund	814		(124)			690
Sacramental Furnishings	380					380
Outreach Fund	1,900					1900
	<u>66,564</u>	<u>125,409</u>	<u>(98,220)</u>	<u>(1,500)</u>	<u>936</u>	<u>93,189</u>
Total funds	<u>81,118</u>	<u>220,397</u>	<u>(197,926)</u>	<u>0</u>	<u>1,467</u>	<u>105,056</u>

**Notes forming part of the Accounts.
For the year ended 31 December 2025**

Purposes of Unrestricted Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Coffee Service Fund: This is funded by donations for the provision of tea, coffee, and biscuits after worship or at meetings etc. After expenses, these funds are transferred to the Church's General Fund to help with everyday expenses.

Explorers (Sunday School) Fund: This is a fund to enable the children attending Explorers to explore and engage with the Bible and encourage them to support children in poorer countries.

Purposes of Restricted Funds

Men's and Ladies Club: These funds comprise the transactions undertaken by the Men's and Ladies groups which provide social and recreational activities for people in the Church and the Community.

Flower Fund: This is a fund to provide flowers for display during services of worship. After worship, they are distributed to people in the community who are ill or have been bereaved.

Transport Fund: For maintenance and running costs of the Church minibus, which is used to transport people to church services and social activities.

Benevolent Fund: Donations to this fund are given at Communion services. The minister is responsible for distributing amounts from it at her discretion to help those in need.

Tape Ministry / Sound System fund is for maintenance of the sound system enabling better provision of recordings of the Worship services for those who are housebound.

Refurbishment Fund: This is a fund set aside for the refurbishment of the church building into a multi purpose space. This will include the provision of disabled access and accessible toilets in the buildings to comply with current legislation.

Ageing Well Project: This is a government initiative funded by Glasgow City Reshaping Care Partnership. Its purpose is to reduce isolation and improve socialisation of older people in the community.

Youth Fund: Comprises of income raised from some events and by children and young people from the various organisations. It is used to benefit young people in the church and community.

Sacramental Furnishing Fund: To provide new Communion tablecloth and other furnishings when refurbishment of the church is completed.

Outreach Fund: To provide an outreach programme as part of our Refurbishment Project and the creation of a Community Hub

**Notes forming part of the Accounts.
For the year ended 31 December 2025**

	Unrestricted	Restricted		
	Funds 2025 £	Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
WFO Scheme (non-Gift Aid)	15,504		15,504	14,673
Gift Aid Donations	16,335		16,335	14,801
Tax Recovered on Gift Aid Donations	5,571		5,571	4,879
Ordinary Offerings (Open Plate)	6,584		6,584	5,006
Other Offerings, Donations etc	5,248	6,987	12,235	13,526
Donations via Minister	1,900		1,900	570
	51,142	6,987	58,129	53,455
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes	179		179	224
	179		179	224
Charitable activities				
Giving to Grow	38,332		38,332	39,876
Presbytery Dues	2,393		2,393	5,529
Minister's Expenses	1,430		1,430	463
MDS Expenses				0
Pulpit Supply	600		600	3,082
Other staff costs	8,690		8,690	7,655
Repairs & Maintenance	11,412		11,412	14,073
Heating and Lighting	17,462		17,462	9,523
Insurance and Council Tax	7,057		7,057	5,659
Other Buildings / Grounds Costs	2,808	84,870	87,678	41,802
Equipment	829		829	912
Church Office Expenses	5,368		5,368	3,481
Organisations Expenses	227	739	966	1,245
Flower costs				12
Youth Fund Expenses		124	124	0
Ageing Well Expenses Fund expenses		12,489	12,489	7,688
Other expenses	2,667		2,667	4,487
	99,275	98,222	197,497	145,487
Governance costs				
Independent examiner's fees	250		250	230
	99,704	98,222	197,926	145,941

**Notes forming part of the Accounts.
For the year ended 31 December 2025**

5. Trustee Remuneration and Related Party Transactions

During the year Mrs G Robison, Trustee, received £3,600 for cleaning services, Mr Craig Fawns, son of a trustee, received £6,791 via his company for repairs and maintenance to the church, hall, grounds, and refurbishment of the Manse and Rev. R Macdonald received £1,430 for ministry expenses.

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. 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 £32,433 and the maximum stipend (in the 5th and subsequent years) £39,856.

	2025 £	2024 £
7. Collections for Third Parties		
Christian Aid (Scotland)	425	367
Lodging House Mission	825	415
Missionary Partner	0	345
	<u>1,250</u>	<u>1,127</u>

8. Summary of Investments

	MV at 1/1/25 £	Purchases. £	Disposals. £	Gain on Revaluation £	MV at 31/12/25 £
COSIT Growth Fund	15,631	-	-	1,225	16,856
COSIT Income Fund	8,074	-	-	241	8,315
Total	<u>23,705</u>	<u>-</u>	<u>-</u>	<u>1,466</u>	<u>25,171</u>

APPENDIX

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

<u>FABRIC FUND</u>	2025	2024
<u>CAPITAL ACCOUNT</u>	£	£
Credit Balances held at 1 January at cost.	264,909	288,496
Church Refurbishment Feasibility Study		(23,587)
Sale of Cranhill Manse	224,081	0
Credit Balances held at 31 st December at Cost	<u>488,990</u>	<u>264,909</u>
Market Value of Balances at 31 December	<u>480,717</u>	<u>252,008</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>13,223</u>	<u>8,039</u>
<u>TEMPORARY FUND</u>		
Debit Balance at 31 st December	0	717