CUMBERNAULD CONGREGATION OF JEHOVAH'S WITNESSES

Trustees' Annual Report

ANNUAL REPORT FOR YEAR ENDING: 31st MARCH, 2026.

Trustees' Annual Report

1. CHARITY: CUMBERNAULD CONGREGATION OF JEHOVAH'S WITNESSES

2. ANNUAL REPORT FOR YEAR ENDING: 31st MARCH, 2026.

Legal and Administrative Information

3. The Cumbernauld Congregation of Jehovah's Witnesses ("the Congregation") is an unincorporated association in Scotland and it operates on the basis of a Constitution adopted on 14th July, 2022.

4. Registered Charity No. SC018372

5. The Congregation has during the year been administered by the following Trustees, being elders of the Congregation duly appointed and still serving at the date of this report.

> *Chairman*: Paul Cura
> *Secretary*: Felix Chiazor
> *Other Trustees*: Colin Anderson, Henry Blackwood, Simon Blackwood, James Bovill, James Brown, Nadiakhe Ekhosuehi, David Ferns, Ronald Ferns, Olufemi Johnson, Graham Marr, Allan McLean, Raymond Niblett, Richard Smith Jnr, Richard Smith Snr

New Trustees are selected by the existing Trustees, from the Congregation membership, following prayerful consideration of their spiritual qualifications in the light of the Bible.

6. The registered address of the Congregation is Kingdom Hall, 63 Liddel Road, Cumbernauld, G67 1JB.

7. The Congregation Bank was Lloyds TSB Scotland, 1 Spey Walk, Town Centre North, Cumbernauld, G67 1DJ.

8. At the end of the year there were 131 members.

Objects and Activities

9. The Constitution restricts the operation of the Congregation to religious purposes and limits the use of its assets to further its purposes, these being the practice and advancement of Christianity founded on the Holy Bible.

During the year, the Congregation has achieved its objects and continued to pursue its purposes by holding regular twice-weekly meetings for the public worship of God and Bible study. Further, most Congregation members have assisted by sharing regularly in preaching the good news of God's Kingdom and teaching principles of Christian living including respect for secular authority, persons and property, the maintenance of personal morality and family values and other facets of practical Christianity.

Governance

10. The affairs of the congregation are managed by the trustees who, as members of the charity, work closely together.

Meetings to discuss financial matters are arranged whenever required, being included in the regular religious meetings of the Congregation. All major decisions are made by formal resolutions at meetings of congregation members.

The Elders of the congregation are its Trustees, and they are responsible to administer the congregation ensuring it has financial autonomy. Responsibilities include maintaining accounts records, and having these reviewed by an individual meeting the legal criteria of an independent examiner. Expenditure, other than ordinary running costs, must be recommended by a quorum of the elders and approved by congregation resolution passed by a simple majority of a quorum of the congregation. The expense must be solely to advance the Objects of the congregation.

The Trustees and all other persons engaged in the activities of the Congregation have done so on an entirely voluntary unpaid basis. No expenses or remunerations were paid to Trustees, nor were there any financial transactions between the charity and Trustees, or any persons connected to a Trustee.

Review of Year and Financial Developments

11. The Congregation is funded by voluntary donations made by Congregation members and others, supplemented by income from bank interest. Further, it is confirmed that the Congregation's accounts comply with the relevant statutory requirements.

There are no Notes to the accounts, all relevant information having been included in this report.

Throughout the year such funds have been used to provide facilities for the holding of regular weekly meetings for worship and Bible study. Donations have been made toward the cost of circuit assemblies and other conventions held during the year. Funds have also been donated to assist other entities that support the activities of Jehovah's Witnesses.

Assets and Liabilities

12. At 31st March, 2026, the total cash assets of the Congregation were as follows:

- Cash in Current Account: £0.00

13. These funds are held for the purposes of financing the future activities of the Congregation, including the acquisition/improvement of accommodation for the holding of meetings for worship and Bible study.

14. Property - Kingdom Hall, 63 Liddel Road, Cumbernauld, G67 1JB, is held in the name of the three designated Trustees. In the Constitution they are defined as the Property Trustees.

- Contents Value: £15,000.

At 31st March, 2026, the Congregation had no liabilities other than the running costs of the Kingdom Hall.

Notable Receipts and Expenses:

15. Of particular significance in the financial affairs of the Congregation during the year was the grants of £7,000 approved by Congregation resolutions for the charitable work of associated Charities.

In addition, during the year, the sum of £331 for the International Bible Students Association (registered in Scotland Charity Reg. No. SC046866) was collected and sent on to that charity.

In all respects the Congregation continues to co-operate closely with the other duly constituted congregations and with other charities for the common purpose of advancing Christianity by preaching the good news of God's Kingdom by Jesus Christ.

Internal Controls

16. Proper controls and procedures are adhered to, so that the monthly financial reports made to the Trustees and the congregations accurately represent all transactions, are in balance and provide reasonable assurance that finances are being used for their intended purpose. A competent person checks the accounts on a quarterly basis. The result is announced to the congregations.

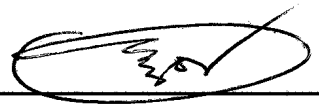
Investment Policy

17. The Trustees have the power to invest in any way they see fit but having regard to the soundness of the financial institution, and our Christian principles. Any funds that may be needed in the short term will be invested on that basis.

Reserves Policy

18. The charity has a consistent income base, through donations from Congregation members, some of which is by tax-effective means. Based on this income, we can plan confidently with relatively small reserves. The policy is to ensure that we have free reserves on hand, not designated for specific purposes or otherwise committed, equivalent to not less than 3 months working expenditure. At the year-end, the free reserves were roughly equal to 0 months working expenditure.

19. Approved by the Trustees of the Charity on 31st August, 2026, and signed on their behalf by the Secretary.

Signed: 

FELIX CHIAZOR

Secretary and Trustee, on behalf of the Trustees

Office of the Scottish Charity Regulator

Enter charity name below

Cumbernauld Congregation of Jehovahs Witnesses

Enter SC No. below

SC018372

Receipts and payments accounts

For the period from	Period start date Day	Month	Year	to	Period end date Day	Month	Year
	01	04	2025		31	03	2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	13,837				13,837	52,397
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	13,837	-	-	-	13,837	52,397
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	13,837	-	-	-	13,837	52,397
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	53,588				53,588	21,719
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	53,588	-	-	-	53,588	21,719
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	53,588	-	-	-	53,588	21,719
Net receipts / (payments)	13,837	-	-	-	13,837	52,397
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(39,751)	-	-	-	(39,751)	30,678

APPENDIX 2

Cumbernauld Congregation of Jehovahs Witnesses SC018372

Section B Statement of balances

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	Cash and bank balances at start of year	39751				39,751	9083
	Surplus / (deficit) shown on receipts and payments account	-39751				(39,751)	30678
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	-	-	-	-	-	39,751

B2 Investments

Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
	Total	-	-

B3 Other assets

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
	Total	-	-	-

B4 Liabilities

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
	Total	-	-

B5 Contingent liabilities

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
	Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Paul [signature]	PAUL CURA	20/9/26
	[signature]	FELIX CHIAZOR	20/9/26

Cumbernauld Congregation of Jehovahs Witnesses **SC018372**

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

Operation of Congregation for Religious Purposes

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

Cumbernauld Congregation of Jehovahs Witnesses SC018372

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Other	1,100				1,100	
Congregation	10,547				10,547	49,389
Gift Aid	1,280				1,280	2,400
Gift aid Repayment	910				910	608
Total	13,837	-	-	-	13,837	52,397
	reference	-	-	-	-	

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Property Maintenance	1,946				1,946	4,476
Utilities	1,900				1,900	3,344
Circuit/Speaker Expenses	104				104	244
Worldwide Work (By Cong. Resolution)	7,070				7,070	12,000
Regional Convention	3,708				3,708	
Other Funds	-				-	575
Convention Travel	1,230				1,230	1,080
Transfer of Funds to Kingdom Hall Trust)	37,630				37,630	
					-	
					-	
					-	
Total	53,588	-	-	-	53,588	21,719
	reference error	-	-	-	-	

Independent Examiner's Report To The Trustees Of
The Cumbernauld Congregation Of Jehovah's Witnesses For The Year Ended 31st March 2026

I report on the accounts of the charity for the year ended 31st March 2026.

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts(Scotland) regulations 2006. The Charity Trustees consider that the audit requirements of regulation 10(1) of the accounts regulation does not apply. It is my responsibility to examine the accounts as required under section 44(1) of The Act and to state whether particular matters have come to my attention.

Basis Of Independent Examiner's Report.

My examination is carried out in accordance with regulation 11b 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 seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all 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 Regulation, and
   * to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulation

   have not been met.

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: A. Stephen Date: 14th September 2026

Alexander Stephen
9 Maple Ave,
Milton of Campsie,
Glasgow.
G66 8BB