

Radiate Cathcart SC052939

Income and Expenditure Statement Year ended 30 November 2025

	Unrestricted Funds £	SU Holiday Fund £	Total Funds 24/25 £	Total Funds 23/24 £
Receipts				
Contributions from Partner Churches (note 7)	21,900		21,900	21,900
Grants Received (note 8)	5,005		5,005	28,005
Gift Aid Recovered	6,588		6,588	5,330
Donations - General	23,859		23,859	25,559
Donations - SU Holidays	0	1,500	1,500	3,280
Fund-raising Events	782		782	2,671
Activity Income	3,409		3,409	1,335
Bank Interest	1,321		1,321	281
Total Income	62,864	1,500	64,364	88,361
Payments				
Total Salary Costs	47,183		47,183	37,884
Salary and Pension Administration	1,962		1,962	1,865
Youth Programme Expenses	4,576		4,576	4,545
Intern and Other Training Expenses	330		330	0
Student Attachment Costs	4,300		4,300	5,375
SU Holidays Assistance	0	1,350	1,350	1,840
Printing and Stationery	102		102	0
Office Furniture and Equipment	580		580	0
Teaching Resources	317		317	300
Church Suite	325		325	0
Telephones and Internet	360		360	360
Fund-raising Expenses	0		0	273
Insurance	634		634	603
Organisation Costs	0		0	735
Travel and Transport	27		27	141
Bank Charges	146		146	0
VIBE Expenses	0		0	1,903
Total Expenditure	60,843	1,350	62,193	55,824
Surplus/(Deficit) For Year	£2,021	£150	£2,171	£32,537

Statement of Balances as at 30 November 2025

	Unrestricted Funds £	SU Holiday Fund £	Total Funds 24/25 £	Total Funds 23/24 £
Cash Funds				
Cash and Bank Balances at Start of Year	61,328	1,883	63,211	30,674
Surplus/(deficit) Shown on Receipts and Payments a/c	2,021	150	2,171	32,537
Cash and Bank Balances at End of Year	£63,349	£2,033	£65,382	£63,211

Radiate Cathcart SC052939

Notes to the Accounts

Year ended 30 November 2025

1. General

Radiate Cathcart was legally incorporated as a SCIO as at 9 November 2023, taking over all assets and liabilities of Cathcart Youth Ministry Partnership (unincorporated charity SC039290).

2. Nature and Purpose of Funds

Radiate Cathcart operates an unrestricted general fund used to promote Christian worship, ministry, fellowship, networking, education, training, community service and the provision of resources, activities, opportunities and facilities, focused on children and young adults in the Cathcart area of Glasgow. In addition it operates a restricted fund relating to donations received and passed on to subsidise Scripture Union Scotland Holidays for families in need.

3. Grants

No grants were paid out in the year to 30 November 2025.

4. Trustee Remuneration

No remuneration was paid during the period to any charity trustee.

5. Trustee Expenses

No expenses were paid to any charity trustee during the period.

6. Transactions with Trustees and Connected Persons

In 2024/25, £6,593 was paid to Jamie Gurling, the son of a current trustee, in respect of employment as part-time Youth Worker. In addition he was re-inbursed, on an infrequent basis, for expenses incurred in connection with his employment.

7. Contributions from Partner Churches	2024/25	2023/24
	£	£
Cathcart Baptist Church	7,500	7,500
Cathcart Church of Scotland	10,000	10,000
Cathcart United Free Church	4,400	4,400
Total	£21,900	£21,900

8. Grants Received	2024/25	2023/24
	£	£
Church of Scotland Go for It! Fund	5,005	5,005
Mary Brown Memorial Trust	0	16,000
Benefact Trust	0	6,500
Glasgow City Council	0	500
Total	£5,005	£28,005

Signed on Behalf of All the Trustees :

Signature	Karen Gurling
Name	Karen Gurling
Date of approval	1/12/2026

Radiate Cathcart

Trustees' Annual Report for the period from 1 December 2024 to 30 November 2025

Reference and Administration Details

Registered charity number

SC052939

Charity's principal address

c/o Cathcart Church of Scotland

90 Clarkston Road

GLASGOW G44 3AD

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Douglas Paton	Treasurer		
2	Andrew Morrison			
3	Susanne Anderson			
4	Karen Gurling	Chair		
5	Morag Steven	Minute secretary		
6	Matthew Kitchin			
7	Elaine Bryden			
8	Esme Uprichard			
9	Anne Gravis			
10				

Reference and Administration Details

Names of all other charity trustees during the period, if any.

Name	Dates acted if not for whole year

Structure, Governance and Management

Type of governing document

Scottish Charitable Incorporated Organisation (SCIO)

Trustee recruitment and appointment

Three representatives from each of three churches – Cathcart United Free Church, Cathcart Baptist Church, Cathcart Church of Scotland. Chairman nominated by this management committee.

Objectives and Activities

Charitable purposes

1. the advancement of religion, specifically the Christian faith;
2. the advancement of education; and
3. the advancement of citizenship or community development.

Summary of the main activities in relation to these objectives:

Worship, ministry, mission, witness, prayer, fellowship, networking, discipling, education, training, community service and the provision of resources, activities, opportunities and facilities, with a view to children and young adults growing in their understanding and application of the Christian faith and radiating the love of God and the good news of Jesus Christ in their daily lives.

2024/25 Chairperson's Report

In February 2025, Radiate Cathcart held the first AGM, since it had become a new charity in 2024. The meeting was a very positive one, with the Trustees being voted in, and the majority of the members being present. It was a really good opportunity to hear all that had been involved over the previous year, informing both members and friends of the various ways that Radiate Cathcart had been working amongst children, young people and families in the Cathcart community. Over this past year, we have continued to be very grateful for the ongoing dedication and enthusiasm of Cara Wightman as she leads the work of Radiate Cathcart. We were also grateful for the recruitment of a part-time youth and schools worker in June 2025 - Jamie Gurling, who is carrying out his placement with Radiate as part of his final year studying Applied Theology.

A great variety of regular events have continued over this year - including monthly Mum and Toddler play/lunch/Bible Study; weekly discipleship groups for P7-S6 where there is an opportunity to explore the Christian faith further; monthly children's activity afternoon; monthly Youth Club (called "The Hub") for older children and teenagers; a weekly "drop-in" after school, particularly (but not solely) for those with Additional Support Needs.

As well as these activities through the year, there is a well-loved Holiday Club week in the summer, and a week away with Scripture Union Holidays in Lendrick Muir, which is also led by Cara and a significant number of young people and leaders attend from the Cathcart community and churches. Radiate Cathcart also actively encourages and provides opportunities for young people to attend regular local Scripture Union events in Glasgow, where they can meet up with other young people, as well as enjoy engaging and relevant events. A new opportunity has also arisen within Merrylee Primary School over the past few months, with the initiation of a weekly "Brick Club", where children have enjoyed the some relaxing and creative time after school each week, at no cost to families.

Throughout this past year, Radiate Cathcart has continued to ensure that Safeguarding Practices are robust and there are regular meetings of the Safeguarding Panel, to ensure that any issues are identified and discussed, as well as keeping reviewing Policies and Practices to ensure compliance with current legislation.

We have managed to put our staff and volunteers through the new PVG process with Disclosure Scotland and continue to follow correct procedures for any new volunteers working with Radiate. We remain very grateful to those who are able to ensure that Radiate Cathcart is keeping up-to-date with the ongoing changes within Safeguarding, ensuring that we are following the best practices.

We continue to be very thankful for the financial, practical and prayerful support we receive from the three partner Cathcart churches, and Radiate Cathcart continues to be a wonderful, shared ministry of these churches within the local community. We have been delighted to have seen young people grow and flourish in their faith, and over this past year a few young people have also been baptised.

We are continuing to trust that young people will continue to "shine like stars" as they experience God's love for them and go on to be able to share what they have experienced and known with others too.

2024/25 Treasurer's Report

Radiate Cathcart's accounts for the financial year to the end of November 2025 are in line with the trustees' projections, showing a small for the year of £2,021 against a surplus of £32,537 for the previous year.

This significant difference in surplus funds is due to a combination of increased salary costs of approximately £10k due to the employment of a part-time youth worker and a substantial reduction in grants received (£5,005 in 24/25 versus £28,005 in 23/24).

The levels income from ordinary donations and fund-raising activities remained in line with the previous year.

Responsible financial stewardship is a priority for the trustees who consider management accounts showing the current position and future financial year projections at every management meeting.

As well as their financial contributions, the church partners continue to provide the essential resource base of prayer, interest and volunteers which allows this ministry to continue to make an impact for young people in our community and in the local churches.

Financial Review

Brief statement of the charity's policy on reserves

The aim is to hold reserves of 2 to 3 months of net operating expenditure.

Details of any deficit

None

Donated facilities and services (if any)

None

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature	Douglas S Paton
Full name	Douglas Stewart Paton
Position	Treasurer
Date	14 May 2026

Independent Examiner's Report to the Trustees of Radiate Cathcart (SC039299)

I report on the accounts of the charity for the year ended 30 November 2025 which are set out in pages 1 – 5 of this document.

Respective Responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44 (1) (c) of the Act 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 Accounts Regulations. 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 of disclosure 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 Accounting Regulations;
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounting 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.

Iain MacDonald 26.8.26

Iain MacDonald
Fellow of the Chartered Institute of Management Accountants

45 Shawhill Road, Glasgow, G41 3 RW