

(SC 0075 41, 2025.1)

Gartcosh Parish Church of Scotland

**Receipts and Payments Accounts
for the year ended 31 December 2025**

Congregation No: 160859

Charity No: SC007541

Gartcosh Parish Church of Scotland
Reference and Administrative Information

Charity Name:	Gartcosh Parish Church of Scotland
Charity Registration Number:	SC007541
Congregation Reference Number:	160859
Contact Address:	Mrs Annette Lever 1 Kirkhill Road Gartcosh Glasgow G69 8AJ

Trustees

Kirk Session Members

Mrs M Cairns	Mr W Cairns
Mrs M Coyle (to 7/12/2025)	Mr H Ewart
Mrs V Ewart	Mrs A Lever
Mr T Lever	Mrs B McRae
Mrs E Naismith	Mr R Potter
Rev D Slater	

Congregational Board Members

Ms L Allan	Mrs J Carey
Mr H Clelland	Mrs E Ferguson (to 24/11/2025)
Mrs F Heeps (to 16/3/2025)	Mrs R MacDiarmid
Mrs S Reid	Mrs S Robertson
Dr I Slater (from 16/3/2025)	

All members of the Kirk Session also serve on the Board.

Elder Emeritus (not a Trustee)
Mrs M Coyle (from 7/12/2025)

Principal Office-bearers

Minister:	Rev Dave Slater
Session Clerk:	Mr Henry Ewart
Clerk to the Board & Presbytery Elder:	Mr Thomas Lever
Church Treasurer:	Mrs Annette Lever

Independent Examiner

Emma Holland FCCA
191 Station Road,
Shotts ML7 4BA

Bankers:

Virgin Money (Clydesdale Bank PLC)
Chryston Branch (previously at Cumbernauld branch, now also closed)
110 Cowgate
Kirkintilloch
G66 1JU

Gartcosh Parish Church of Scotland

Reference and Administrative Information

POSITIONS WITHIN THE CHURCH:

Minister:	Rev Dave Slater
Session Clerk:	Mr H T Ewart
Assistant Session Clerk:	Mr W Cairns
Clerk to the Board:	Mr T W Lever
Treasurer:	Mrs A K Lever
Fabric Convenor:	Mr H Clelland
Presbytery Elder:	Mr T W Lever
Organist:	Mr T W Lever
Roll Keeper:	Mrs V Ewart
Safeguarding Co-ordinator:	Ms L Allan
Bell Ringer:	Mr A Cairns
Prayer Secretary:	Mrs V Ewart (Mrs C Slater from 26/1/25)
Social Convenor:	Mrs S Reid
Sunday Club:	Ms L Allan, Mrs D McNaught
Senior Sunday Club:	Not currently operating
Boys Brigade Captain:	Mrs E Naismith
Boys Brigade Leaders:	Mr J Heeps, Mrs S Carson
Girls Brigade Captain:	Not currently operating

Gartcosh Parish Church of Scotland

Reference and Administrative Information

DISTRICTS AND RESPONSIBILITIES

STREETS/AREA	DISTRICT	ELDER	BOARD MEMBER
Gartloch Village, Old Gartloch Road, Gartloch Road.	1a	Mr H Ewart	-
Heathfield	1b	-	Mrs F Heeps
New Abbey Road, Lochend Road (Village) Lochview Terrace, Whitehill, Kingshill, Woodend	2	Mrs B McRae	Mrs J Carey
Kirkhill Road, Woodneuk Road	3	Mr T Lever	-
Beard Crescent, Woodneuk Terrace, Johnston Road	4	Mrs M Cairns	Mr H Clelland
Manor Road, Mowbray Avenue	5	Mrs M Coyle	-
Jardine Terrace, Eastgate	6a	Mrs V Ewart	-
Coyle Drive, Lochview Estate	6b	Mrs E Naismith	-
Lochside, Blades Court	7	Mr W Cairns	Mrs S Robertson
Mount Ellen	8	Mr R Potter	-
Postal District		Mrs A Lever	-
Youth, Safeguarding/PVG		Mrs E Naismith	Ms L Allan

Gartcosh Parish Church of Scotland
Trustees' Annual Report
for the year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

The Minister, along with members of the Kirk Session and the Congregational Board are the charity trustees. The Minister is elected by the congregation and inducted by Presbytery. 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 Congregational Board is appointed from within the congregation, and members of the congregation are invited to nominate individuals who are believed to have the 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 may seek re-election at the next Stated Annual Meeting. Board Members can also be co-opted between times and have their election confirmed at the following Stated Annual Meeting.

Organisational Structure

The Congregational Board is ordinarily chaired by the minister and meets around six times in a year, or additionally if required. The Congregational Board looks after the temporal affairs of the church, particularly Finance and Fabric.

The Kirk Session is moderated by the minister and meets around six times in a year for ordinary business, or additionally if required, and generally meets a further four times a year at Communion. The Kirk Session is responsible for spiritual affairs within the church. In addition there is normally an annual joint meeting of Gartcosh and Glenboig Kirk Sessions.

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.

Gartcosh Parish Church exists: to glorify and enjoy God; to strengthen spiritual life through the systematic exposition of scripture; to support each other through fellowship; to offer Jesus Christ as Saviour and Lord; to serve and influence our community in a Christian way.

Gartcosh Parish Church is linked with Glenboig Parish Church and shares a minister with them.

Gartcosh Parish Church of Scotland
Trustees' Annual Report
for the year ended 31 December 2025

Achievements and Performance

Worshipping numbers in person have remained at levels of 30-50, and have felt quite encouraging. Online when provided attracts a few regulars as well, though there have been challenges in providing this. Hall lets and other church activities have continued to resume and grow. There were no baptisms, no weddings conducted by the minister, and 3 funerals (1 of a church adherent) conducted by or on behalf of the minister or parish. No new members this year, but one new believer intends to be baptised and join in 2026, and several other newcomers started attending. There are hopes of starting a new youth group in the coming year.

Fabric: We remain grateful as ever to members of the Fabric Committee and Work Party who donate their skills and time throughout the year, saving the church thousands over the years. Ongoing maintenance was conducted as required. The major works conducted were new leading for the west gable end of the roof, addressing previous issues with dampness. Annual servicing of the boiler and other annual checks (PAT testing etc) were conducted. Additional security lighting both internal and external were installed in accordance with fire safety regulations.

Financial Review

The weekly offerings continue to show increases with more again giving by standing order. Hall lets income also increased, but we had fewer fundraising events so activities for generating funds was somewhat down, although the clothes bin recycling remains a good source of income. Our expenditure has been met in full including Giving to Grow (former Ministries and Mission) allocation. Again, larger than usual fabric spend, along with increases in insurance, Giving to Grow, Manse Council Tax and staffing costs contributed to our deficit.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately 3 to 6 months' expenditure including designated funds. Excluding the legacy fund, at the year end the church held unrestricted funds of approx £10,000. This represents approximately 3 to 4 months of 'normal' expenditure.

In addition there is a balance of £72,000 held in the Legacy Fund, as some has been transferred to General for cashflow purposes. The church also held almost £600 of restricted funds which have been provided for the purposes specified in Note 2.

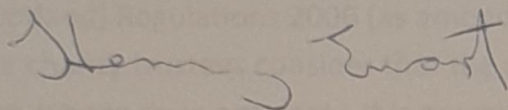
The Trustees will continue to review income and expenditure plans to revise this policy if necessary.

Gartcosh Parish Church of Scotland
Trustees' Annual Report
for the year ended 31 December 2025

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 Congregational Finance Regulations 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 on 9th FEB 2026 and signed on their behalf by.



Session Clerk

Gartcosh Parish Church of Scotland
Year ended 31 December 2025
SC007541

Independent Examiner's Report to the Trustees of Gartcosh Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on page 8 to 12.

Respective responsible of the 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 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 Act (Scotland) Regulation 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 Accounts Regulations (as amended) 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.

Name:

E. Holland

Mrs Emma Holland
Chartered Certified Accountant

Address:

191 Station Road
Shotts
North Lanarkshire
ML7 4BA

Date:

13th March

2026

Gartcosh Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	23184	0	0	23184	22541
Legacies		0	0	0	0	0
Activities for Generating Funds		3753	0	0	3753	4484
Bank & Deposit interest		1633	0	0	1633	2439
Investment income	9	0	0	0	0	0
Rental of premises (Church Hall)		10588	0	0	10588	9350
Grants		0	0	0	0	0
Receipts from General Trustees		0	0	0	0	0
Other Receipts		0	0	0	0	1330
		<u>39158</u>	<u>0</u>	<u>0</u>	<u>39158</u>	<u>40144</u>
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
<u>Total Receipts</u>		<u><u>39158</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>39158</u></u>	<u><u>40144</u></u>
<u>Payments</u>	4					
Costs of generating funds		99	0	0	99	99
Charitable activities		46348	0	0	46348	44663
Governance costs		0	0	0	0	0
Investment		0	0	0	0	0
<u>Total Payments</u>		<u><u>46,447</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>46,447</u></u>	<u><u>44,762</u></u>
Excess of payments over receipts for the year before transfers		-7289	0	0	- 7,289	- 4,618
Transfers		-	-	-	-	-
Excess of payments over receipts for year		<u><u>-7289</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>- 7,289</u></u>	<u><u>- 4,618</u></u>

Gartcosh Parish Church of Scotland
Statement of Balances
at 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	90406	571	0	90977	95595
Movement in year:					
Excess of Payments over Receipts for the year	-7289		0	-7289	-4618
Bank & deposit balances carried forward	<u>83117</u>	<u>571</u>	<u>0</u>	<u>83688</u>	<u>90,977</u>
<u>Investments at market value</u>					
9	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Assets</u>					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and Financial Board on 9th FEB 2026

For and on behalf of the Kirk Session and Financial Board

Henry Ewart

Session Clerk

Anneth Liver

Treasurer

Gartcosh Parish Church of Scotland
Notes forming part of the accounts
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 Congregational Finance Regulations approved by the General Assembly of the Church of Scotland in 2016.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	619	3753	13441	15000	5931
Designated Small Church Fund	840	12	0	0	852
Designated Minister's Fund	524	0	0	0	524
Designated M&M Fund	0	0	0	0	0
The Ark	1070	931	958	0	1043
General Fund	2014	32829	32048	0	2795
Legacy Fund	85339	1633	0	-15000	71972
	<u>90406</u>	<u>39158</u>	<u>46447</u>	<u>0</u>	<u>83117</u>
Restricted funds					
Organ Fund	<u>571</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>571</u>
	<u>571</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>571</u>
Endowment funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total funds	<u>90977</u>	<u>39158</u>	<u>46447</u>	<u>0</u>	<u>83688</u>

Purposes of Designated Funds

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

Small Church Fund: The Trustees have set aside funds accumulated by people saving coins in a jar to be used where necessary.

Minister's Fund: The Trustees have set aside funds donated to the minister to be used where necessary.

M&M Fund: The Trustees have set aside Investment Income to go towards Ministries & Mission Contribut

The Ark: The church holds the money and administers the account for the Ark Carer & Toddler group.

General Fund: Deals with the day to day running of the church

The Legacy Fund: The Trustees have set aside funds originally received as legacies or in memory of individuals for special projects and particular needs.

Purposes of Restricted Funds

Organ Fund: This is a fund to assist with the cost of purchasing or repairing the organ only

Gartcosh Parish Church of Scotland
Notes forming part of the accounts
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Analysis of Donations						
	Note					
3.	WFO Scheme (non Gift Aid)	1762	0	0	1762	2454
	Gift Aid Donations	7648	0	0	7648	7150
	Tax Recovered on Gift Aid Donations	4123	0	0	4123	3948
	Ordinary Offerings (Open Plate)	6936	0	0	6936	6878
	Donations from organisations	400	0	0	400	300
	National Giving Day	0	0	0	0	0
	Other Offerings, Donations etc	11 2315	0	0	2315	1811
		<u>23184</u>	<u>0</u>	<u>0</u>	<u>23184</u>	<u>22541</u>
Analysis of Payments						
4.	Costs of generating funds					
	Investment Managers' fees	0	0	0	0	0
	Offering envelopes	99	0	0	99	99
		<u>99</u>	<u>0</u>	<u>0</u>	<u>99</u>	<u>99</u>
Charitable activities						
	Giving to Grow (M&M) allocation	10 12591	0	0	12591	10264
	Presbytery dues	450	0	0	450	906
	Ministers' Expenses	627	0	0	627	605
	Pulpit supply	479	0	0	479	675
	Other staffing costs	5332	0	0	5332	4445
	Fabric repairs & maintenance Church	11902	0	0	11902	12153
	Fabric repairs & maintenance Manse	329	0	0	329	162
	Council Tax	1310	0	0	1310	1199
	Water Rates	0	0	0	0	0
	Heat and light - Church	7240	0	0	7240	10054
	Insurance	1968	0	0	1968	1888
	Church telephone	449	0	0	449	423
	Organ & music	0	0	0	0	0
	Printing, stationery and postage	103	0	0	103	115
	Garden Exps and Drainage Maintenance	1200	0	0	1200	1200
	Other expenses	8 2368	0	0	2368	574
		<u>46348</u>	<u>0</u>	<u>0</u>	<u>46348</u>	<u>44663</u>
		<u>46447</u>	<u>0</u>	<u>0</u>	<u>46447</u>	<u>44762</u>

Gartcosh Parish Church of Scotland
Notes forming part of the accounts
Year ended 31 December 2025

5. Trustee Remuneration and Related Party Transactions

Mr T Lever received £2600 for providing his services as Organist during the year. Rev Dave Slater (Minister): Manse Council Tax of £1310 was paid, plus expenses of £627 (including travel expenses paid through Edinburgh payroll). Mrs M Cairns received £2600 for providing her services as Church/Hall Cleaner during the year. Dr I Slater (minister's mother), received £132 for providing her services as Organ Supply.

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 £32433 and the maximum stipend in the 5th and subsequent years of service £39856.

	2025	2024
	£	£
7. Collections for Third Parties		
World Day of Prayer	50	50
Lodging House Mission*	100	75
CHAS*	100	420
	<u>250</u>	<u>545</u>

*£420 rec'd 2024 paid out to CHAS 2025. £100 each to LHM and CHAS donated from The Ark

8. Donations included in Other Expenses

	£	£
Gartcosh Development Trust	0	300
Donation for Ministry Student Support (A Johnstone)	0	200
	<u>0</u>	<u>500</u>

No donations made in 2025

9. Investments

Per advice from Stewardship & Finance, investments held in the name of the Church of Scotland should not be disclosed within the Parish Church accounts (SC011353). However, an investment of 50,000 was made in May 2017, and is still held on behalf of the congregation.

Monies generated as interest are deducted annually from G2G Contribution request, as shown below in note 10 - for 2025 £1237 was received. (2024: £1237)

10. Giving to Grow Contribution (formerly Ministries & Mission)

Giving to Grow Contribution for 2025 was £18013. This was then reduced by historic endowment income of £1185, other endowment of £1237 from investment, and transitional funding of £3000. Net requirements of £12,591 paid in full by bankers order in ten equal instalments.

11. Other Offerings/Donations Analysis:

1150 - Congregation donations (1000 in memory of a deceased member), 222 - Christmas Eve Service, 931 - Donations to The Ark, 12 - 'Small Church Fund'.