

Carmunnock Parish Church of Scotland, Glasgow.

Statement of Accounts

for the year ended 31st December 2025.

Congregation Reference No: 160854
Scottish Charity No: SC011224

Receipts & Payments.

Carmunnock Parish Church of Scotland, Glasgow.
Reference and Administrative Information

Charity Name: Carmunnock Parish Church of Scotland, Glasgow.
Charity Registration Number: SC011224
Congregation Reference Number: 160854
Contact Address: 45 Wakefield Avenue,
East Kilbride,
Glasgow,
G75 8HG.

Trustees

Kirk Session Members:

Rev. David T Mckee	Minister	(Elected - 28/01/2025; Inducted - 06/03/2025)
Mrs H Thomson	D Miller	
G Brown	Mrs J Thompson	
J D Campbell	Mrs A Campbell	
G Dow	F Hearle	
J Davidson	Dr. E Roxby	
M Hatfield	W Lawson	Transfer to Symington - November 2025.
Mrs M Hearle	I Lowden	
Miss J Lawson	J Wright	
Mrs L Leslie	Mrs J Bell	
I Marshall	Mrs A MacDonald	

Committee Members:

Mrs S Hawkins	Mrs C Davidson
Mrs C Hatfield	J Hawkins

Principal Office-bearers

Minister: Rev. D T McKee
Session Clerk: Mr G Dow
Treasurer: Mr D Miller

Independent Examiner: Mr R Bulmer

Bankers: Bank of Scotland, Glasgow Victoria Road Branch, BX2 1LB

Carmunnock Parish Church of Scotland, Glasgow.

Trustees' Annual Report

for the year ended 31st December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution & is subject to the Acts & regulations of the General Assembly of the Church of Scotland.

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 5/6 times a year, is responsible for all affairs within the Church.

Certain responsibilities are delegated to the Finance Committee, Admin & Compliance Committee, Community & Pastoral Development Committee and Property Committee, as appropriate. Other meetings are held as required throughout the year.

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.

Our Service to the community includes the holding of Sunday Worship, including special services at Easter, Armistice & Christmas. Parish Weddings, Funerals & Baptisms are also part of the Church activities. Retiral collections are made at various services during the year & donated to chosen charities. Harvest service donations are sent to the LHM360 in Glasgow for the benefit of the homeless. Crossreach also receive donations at various times during the year. The Guild was a prominent organisation within the Church, however, due to lack of numbers & curtailment during Covid, it has closed for the time being. A new "Tea & Chat" meeting has taken its place & is open to all denominations & none. The Church produces a monthly magazine - "The Covenanter" for congregation members and member of the village, as copies are left for pick up at the local shop & pharmacy. On occasions, Easter & Christmas, it is delivered to all homes within the Parish. The Rainbows, Brownies & Boys Brigade meet weekly & participate in voluntary work in the village and assist in fundraising for the Church. They also partake in other fundraising activities to provide funds for their members. Our Church Hall is used by the local Tiny Tots group, operated by Church members, Pilates & Yoga classes, a Pickleball class (twice a week) & the village Drama group. They all contribute, with their rental fees, to the running costs of the hall and for any printing/copying required. We also have one of our elders trained as a Safeguarding representative and have representatives on the local Community Council, the village Heritage Society & Castlemilk Hall Committee.

Achievements and Performance

The year began with a Minister being elected in January. Rev David McKee was then Inducted on 6th March and we have benefited from his Ministry throughout the year. The increasing age profile of the congregation has resulted in a shortage of people to take up leadership roles with concerns about future sustainability. While achievements are hard to quantify, we continue to promote the Church throughout the village & surrounding areas and support events in the village including the annual Gala Day. We also support various local & national charities. During 2025 we were involved in a Spring Tea/Pancake morning, fashion show & also a Christmas Fayre. These made significant contributions to our funds. All our events are advertised in the Church magazine & in the village shops, also local Social Media. It has to be emphasised that we are a village and although we could be described as a commuter village, many of the members of our Church are retired but do try to support everything connected with the Church. Our new Minister enjoys working with the local Primary School & the children welcome his visitations. They love visiting our Church and learning of its history and seeing the headstones in the graveyard & crypt. The School have services in the Church during the year & they too are well supported. The congregation have taken on new programmes and events with village support. We again were involved with the Gala & Christmas Festival. We continued to support a local Foodbank & LHM360 with donations, groceries & necessities. During the year we continued to enhance our close links with the community and our involvement with community based organisations, increase our social media exposure and our outreach with the surrounding area. All our Sunday Services & Christmas events are broadcast on Social Media to those unable to participate in the Church. As we are now linked with Castlemilk Parish Church we have continued to support them, visiting their services & functions. In July 2004 we, in conjunction with Castlemilk PC, purchased a Manse & with the appointment of a Minister, this property is now home to David & his family.

Financial Review

Our finances are still in a healthy position this year, despite our Giving to Grow, Manse Expenses & Energy costs increasing. Our income from Congregational Giving, fund raising & hall hire has increased 11% & we anticipate this to stabilise in 2026. Our expenditure has increased, due to the increase in our contribution to GtoG & Energy costs. We also purchased a new Manse in 2024 & with the Minister & family taking up residence in April 2025, we incurred additional costs in that area. The Gift Aid small donations scheme has also assisted with adding funds. Our covenant convenor tries to encourage as many as possible to utilise the Gift Aid scheme & support us in this way where possible. Also, the Sunday "Open Plate" collection has seen an marked increase in 2025, which is encouraging. Although we had a significant "Fabric" expenditure during the year, deposit of £10,930 for new Church windows, the cost was met from the our "Fabric Account", with a transfer from our "General Account to assist. This resulted in a deficit in our General Fund, however, due to the balance from 2024 we still have +£24k available. The balance for the windows will be taken from our General Account in 2026, with Energy Expenses being refunded from our CFF Revenue account.

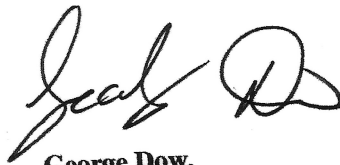
Reserves Policy

It is the Trustees' policy to hold reserves of approximately 4 -6 months of regular expenditure including designated funds. At the year end the Church held unrestricted funds of £30,295 of which £5,569 is designated as our "Fabric Fund". The Unrestricted Funds have no specific purpose except to equalise our surplus or deficits on the year's operations. This is called our "General Fund". The Church holds £62,837 in Investments, the income from which supplements our General & Fabric funds. We also hold shares in the Church of Scotland Consolidate Fabric Funds, totalling £150,758. The income from these Funds, we may, from time to time, use when carrying out any repairs or upgrading of the Church or Church Hall.

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 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 on 11/03/2026 and signed on their behalf by:



George Dow.
Session Clerk.

11/3/26

**Carmunnock Parish Church
SC011224**

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

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 7 to 11.

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 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 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 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:

Robin Bulmer



Address:

17 Parklee Drive, Carmunnock. G76 9AS.

Date:

19/3/26

Carmunnock Parish Church of Scotland, Glasgow. 160854 SCO11224
 Receipts and Payments Account
 Year ended 31st December 2025

	UNRESTRICTED FUNDS			RESTRICTED FUNDS			Total 2025	Total 2024
	General Account	Fabric Fund	Reserve	Bequests	Fraser Bequest	Youth Fund		
RECEIPTS								
Donations (See Note 3)	48,634	-					48,634	43,107
Bank & Deposit Interest:								
Bequests				-	20	1	21	31
Legacies/Grants		2,000					2,000	-
Sale of Investment							-	-
Investment Income (Dividends from shares)		1,153					1,153	1,115
Drawn down from General Trustees							-	28,871
Total Receipts	48,634	3,153	-	-	20	1	51,808	73,124
PAYMENTS								
Charitable Activities (See Note 4)	54,182					26	54,208	32,184
Maintenance and Repairs		10,930					10,930	28,871
	54,182	10,930	-	-	-	26	65,138	61,055
Costs of Generating Funds	-	-	-					
Other Payments (Youth Fund)	-	-	-					
TOTAL PAYMENTS	54,182	10,930	-	-	-	26	65,138	61,055
SURPLUS OR DEFICIT	-5,548	-7,777	-	-	20	-25	-13,330	12,069
Transfer In		10,000						10,000
Transfer Out	-10,000							-10,000
	-10,000	10,000	-	-	-	-	-	-
Surplus or Deficit after Transfers	-15,548	2,223	-	-	20	-25	-13,330	12,069

**Carmunnock Parish Church
Statement of Balances
As at 31st December 2025**

Bank & Cash Balances

Brought Forward
on 1st January 2025

**Movement in the Year
2025**

TOTAL

Unrestricted		Restricted	2025	2024
General Account	Fabric Fund	Bequests		
40,274	3,346	9,223	52,843	40,774
-15,548	2,223	-5	-13,330	12,069
24,726	5,569	9,218	39,513	52,843

Investments Held:

3,190 units Church of Scotland Investors Trust
- Growth Fund
- Deposit Fund

Value at 31/12/25 - £21,947. Value at 31/12/24 - £20,352
Value at 31/12/25 - £6,193. Value at 31/12/24 - £5,930.

Shares Held:

466 Aviva 25p Shares
225 Astra Zeneca 25p Shares

Value at 31/12/25 - £34,216. Value at 05/01/25 - £26,046.

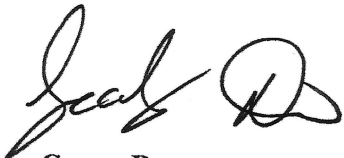
Cash Held
Aviva Shares Consolidation

Value at 31/12/25 - £480. Value at 05/01/25 - £516.

Liabilities:

NIL

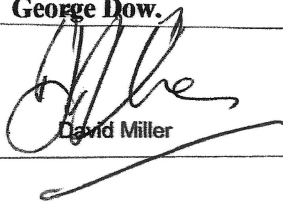
The Accounts were approved by the Kirk Session at their meeting on 11th March 2026.
For and on behalf of the Kirk Session:



George Dow.

Session Clerk

Date: 11/3/26.



David Miller

Treasurer

Date: 11/3/26.

**Carmunnock Parish Church.
Notes to the Accounts**

1. Trustee Remuneration and Related Party Transactions

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.

No trustee(s) or person connected to a charity trustee received any remuneration.

No expenses were incurred by a trustees performing their duties.

The organist & those trustees who performed the role of church officer did not receive any fees or salary.

The Minister's travel costs of £338 & council tax of £1,783 were reimbursed .

2. Movements of Funds

	As at 1st January 2025	Incoming Resources	Outgoing Resources	Transfers in	Transfers out	As at 31st December 2025
Restricted Funds						
Youth Fund	846	1	-26			821
A.Fraser Bequest	2,573	20	0			2,593
Other Bequests	5,804	0	0			5,804
Unrestricted Funds						
General Account	40,274	48,634	-54,182		-10,000	24,726
Fabric Account	3,346	3,153	-10,930	10,000		5,569
TOTAL	52,843	51,808	-65,138	10,000	-10,000	39,513

Purpose of Restricted Funds

Youth Fund: For the benefit of children / youths of the Parish / Community.

Fraser Bequest & others: Restriction Unknown.

Purpose of Unrestricted Funds

General Fund: Provides day/day funds to enable the Church to administer its role in the Parish.

Fabric Fund : The Trustees have set aside funds for the maintenance and repair of

the Church Property in accordance with the arrangements of the Fabric committee and our budget.

Invested Funds : Provides income to the General and Fabric Accounts

Carmunnock Parish Church

3. Analysis of Receipts & Donations

	General Account	Fabric Account	Restricted Funds / Bequests	2025	2024
FWO Scheme (Non Gift Aid)	2,080			2,080	2,156
Gift Aid Donations	19,841			19,841	19,329
Tax Recovered on Gift Aid Donations	6,715			6,715	6,525
Ordinary Offerings - Open Plate	5,945			5,945	4,604
Contributions from Congregational Organisations	1,072			1,072	850
Donations: Baptisms, Weddings & Funerals	100			100	200
Other Offerings/Donations (Non Gift Aid)	3,184			3,184	1,630
Fund Raising Activities	4,459			4,459	2,638
Hall Lets/Rental	5,238			5,238	5,175
Sale of Investment	0			0	0
Investment Income	0	1,153	21	1,174	1,146
Transfer from CofS Trustees	0	0		0	28,871
Grant	0	2,000		2,000	0
	48,634	3,153	21	51,808	73,124

4. Analyses of Payments

Costs of Generating Funds

-	-	-	-	-
Nil	Nil	Nil	Nil	Nil

Charitable Activities

	General Account	Fabric Account	Restricted Funds / Bequests	2025	2024
Giving to Grow	23,857			23,857	8,953
Presbytery Dues	646			646	1,659
Ministers Travelling Expenses	338			338	672
Ministers Telephone & other expenses	0			0	0
Organist	0			0	0
Pulpit Supply	0			0	100
Electricity & Gas	14,282			14,282	11,231
Organ Maintenance	1,686			1,686	0
Insurance	2,962			2,962	2,660
Manse Council Tax	1,783			1,783	0
Stationery, Posts, Printing, Wifi.	1,411			1,411	1,164
Miscellaneous Expenses	405			405	746
Manse Expenses	3,107			3,107	1,321
Building Maintenance and Repairs	3,323			3,323	3,284
Copyright Licence	308			308	301
Life and Work (Net)	0			0	0
Bank Charges	74		26	100	93
Repairs, maintenance & decoration		10,930		10,930	28,871
	54,182	10,930	26	65,138	61,055

Governance Costs

Independent Examiners Fees

-	-	-	-	-
Nil	Nil	Nil	Nil	Nil

Carmunnock Parish Church

Notes to the Accounts:

5. Ministers Stipend

The Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers contributions for national insurance and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale. For the year under review the minimum was £32,433; Maximum stipend in 5th and subsequent years of service £39,856.

None of the charity trustees have control of any other charities, trusts, community projects, etc. and have not received any payments in respect of their current roles as Trustees.

6. Collections for Third Parties

Christian Aid	445.00
Lodging House Mission	130.00
Royal British Legion	177.00
	<u>£752.00</u>

APPENDIX:

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES ON BEHALF OF THE CONGREGATION AS AT 31st DECEMBER 2025:

CONSOL FABRIC FUND.

		<u>2025</u>	<u>2024</u>
<u>CAPITAL ACCOUNT</u>	Balance	<u>£107,147</u>	<u>£107,145</u>
	Market Value as at 31.12.25	<u>£121,983</u>	<u>£119,873</u>
<u>REVENUE ACCOUNT</u>	Balance:	<u>£26,775</u>	<u>£23,159</u>

TEMPORARY FUND.

Balance as at 31/12/2024	£0
Sasine copy deed - Clason Hall.	-30
Balance as at 31/12/2025	<u>-£30</u>

All contributions requested by the Stewardship and Finance Department of 121, George Street Edinburgh have been met in full.