

Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland

Receipts and Payments Accounts

Year ended 31st December 2025

Congregation No: 161074

Charity No: SC008980

Glasgow: Carmyle and Kenmuir Church of Scotland

Reference and Administrative Information

Charity Name: Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland
Charity Registration No: SC008980
Congregation Reference No: 161074
Contact Address: 53 Wester Road
Glasgow
G32 9JL

Principal Office-bearers

Minister: Rev Murdo Maclean B.D., 3 Meryon Road, 0141 778 2625
Session Clerks Mr Alan Mills, 53 Wester Road, 0141 778 6538 and
Mrs Shona Boyd, 8 Criffell Gardens, 0141 573 6683
Church Treasurer: Mrs Elaine Mills, 53 Wester Road, 0141 778 6538

Trustees; Kirk Session Members

Stephen Boyd, Anne Davidson (retired as Elder but continues as Trustee), Ann Gourlay, Janet Greenlees, Willie Hill (deceased 19/11/25), John Jaap, Caroline Mackay, Colin McDonald, Alan Mills, Elaine Mills, Nancy Sinclair, Scott Sullivan
Danny Cree (retired as Elder but continues as Trustee).

Congregational Clerk Anne Combe

Independent Examiner

Kristina Bowie FCCA
18 Ledi Road
Glasgow G43 2AJ

Bankers

Clydesdale Bank
47 Main Street
Glasgow G69 6SQ

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 six times per year, is responsible for all affairs within the Church under the Unitary constitution. Certain fabric and social event responsibilities are delegated to the Fabric Committee and the Social Committee as appropriate who report back to the session.

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.

Our current activities include Services of worship every Sunday morning at 11am and weekly Bible study and prayer meetings on Wednesday.

Boys Brigade and Guide organisations meet weekly.

TLC, Dance classes and Mothers & Toddlers meet regularly.

Achievements and Performance

Carmyle and Kenmuir Cornerstone Church has continued to proclaim the gospel throughout 2025 and look forward to celebrating our second anniversary on 1 February 2026. The Lord has blessed us as we have blended together two congregations into one.

Our Session Clerk, Mrs Caroline Mackay, after nearly thirty years in post decided it was time to retire. As a congregation, we are so thankful for Caroline's faithful, encouraging and effective work over the years. We are delighted that she continues to serve as an elder on the Kirk Session.

The Kirk Session decided to split the role of the new Session Clerk between Mr Alan Mills and Mrs Shona Boyd. They have already made a huge impact in the day to day work and witness of the congregation.

We have new people attending Sunday worship each week at 11am. This is such an encouragement as we continue to look to the Lord to see people come to know Jesus Christ as their Lord and Saviour. We also had our first full immersion Baptism, when many gathered at Loch Lomond.

As a result of young families joining us, we have been able to establish a Sunday school for the first time in around 15 years. The presence of young people has invigorated the whole congregation. We are so grateful for those who have volunteered to lead the Sunday school each week.

We continue to seek ways of sharing the gospel to the communities of Carmyle and Mount Vernon. We ran an Alpha Course that proved a blessing to those who attended. We had people join us from Whitlawburn Community church, which was a blessing. Their Pastor, Chris English continues to lead our outreach at the local pub, called 'Word at the Woodend'. At this we have a Bible Study and chat as we seek to build bridges with the community.

Our Easter and Christmas Services were well attended. We introduced a 'Light Service' for those who find Christmas difficult due to the loss of a loved one. This was well received by members and the local community.

We also formed a Cancer Support Group. This has proven to be a great support to those living with cancer and their families. We have people attending from other churches as well as people who are not Christians. We have also hosted a Coffee morning which raised money for Cancer Research.

The TLC continues to be a blessing to those who attend the regular meetings and outings. We also continue to run the Growing Together project which supplies plants to the people of the parish and beyond.

Our Cafe churches have taken place every couple of months where we have heard moving testimonies. We also have Soup and Pudding Services in the large hall with a family style worship. A number of Outreach events took place throughout the year

The Mid-week Prayer Meeting and Bible Study is a time of spiritual nourishment. . We have run a variety of studies including 'The Prayer Course' and 'Discipleship Relmaged'. Prayer continues to be at the heart of all we do. As well as a Wednesday evening, we meet for prayer on Sunday Mornings before the Service.

The refurbished Vestry has proved a great asset, especially for pastoral meetings and funeral arrangements. We are so grateful for those who have donated and worked hard to make the space so comfortable.

We have benefited from an upgraded sound system in the church and hall. We want to express our thanks to those who made this possible. We also installed Wifi and hope to use this for hybrid mid-week meetings in the winter, as well as the other benefits it brings.

The Kirk Session and the Committee of the Kirk Session continue to work hard to help the witness of the church. We are so thankful for all of them.

We continue to thank God for his faithfulness to us. Any performance and achievement we experience comes from his loving grace and mercy.

Financial Review

Income has increased this year mainly due to increased donations from existing and new members which we are very grateful for. We have also benefited from increased income from the use of the church premises and a grant of £2,000 which is held as restricted funds for use by the TLC from the John Laing Trust. Total restricted funds of £2,264 held at the end of 2025 relate to the flower fund £75, TLC £1,248 and the social fund £941. Expenditure has seen a large decrease as in 2024 there was significant work carried out on the church, with new lighting, signage, refurbishment and painting of the vestry and corridors. No major projects were carried out in 2025. Giving to Grow decreased by £979 and Presbytery dues decreased by £1,978. We invested around £4,000 on new sound equipment which has improved the quality of the sound in both the church and the hall. The increase in outreach was mainly for the TLC with funds being taken from the grant received. Many of the other costs have remained relatively unchanged. This means that we report a surplus of £363 for 2025 improving from last years deficit of £32,516.

Reserves Policy

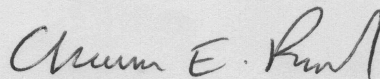
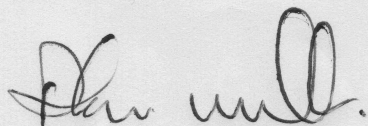
The charity trustees have considered the reserves required and have taken into account the current and future liabilities. It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds and fixed asset investments. At the year end the church held unrestricted funds including investments, of £84,501, of which £375 is designated in the Margaret Fleming Fund. This more than covers the average six month expenditure of £50,000 which excludes any one off costs or projects which will be factored in to our available finances.

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 7/4/20 and signed on their behalf by:

Alan Mills/Shona Boyd
Session Clerks



Date : 7/4/2020

Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland

Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 6 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

An 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 [other than disclosed below*]

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 Kristina Bowie FCCA
Address: 18 Ledi Road, Glasgow G43 2AJ

Date 7/5/2026

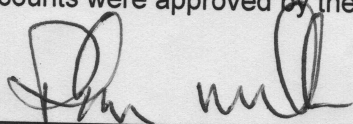
Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland
Receipts and Payments Account
Year ended 31st December 2025

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
Receipts	Note				
Donations	3	82,921	-	82,921	77,539
Legacies		-	-	-	-
Activities for Generating Funds		1,228	-	1,228	1,798
Bank & Deposit interest		851	117	968	
Investment income		2,598	480	3,078	4,206
		<u>87,598</u>	<u>597</u>	<u>88,195</u>	<u>83,543</u>
Rental of premises		7,300	-	7,300	5,835
Grants		-	2,000	2,000	-
Other Receipts		-	-	-	-
Total Receipts		<u>94,898</u>	<u>2,597</u>	<u>97,495</u>	<u>89,378</u>
Payments	4				
Costs of generating funds		-	-	-	-
Charitable activities		95,292	1,590	96,882	121,639
Governance costs		250	-	250	255
Total Payments		<u>95,542</u>	<u>1,590</u>	<u>97,132</u>	<u>121,894</u>
Excess (Deficit) of Receipts over Payments for the year before		(644)	1,007	363	(32,516)
Transfers		597	(597)	-	-
Excess / (Deficit) of Receipts over Payments in year		<u>(47)</u>	<u>410</u>	<u>363</u>	<u>(32,516)</u>

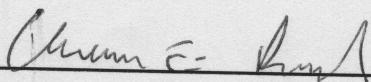
Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland
Statement of Balances
Year ended 31st December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Brought forward 1st January 2024		35,241	1,853	37,094	69,610
Movement in year:					
Excess of Receipts over Payments for the year		(47)	410	363	(32,516)
Bank & deposit balances carried forward		<u><u>35,194</u></u>	<u><u>2,263</u></u>	<u><u>37,457</u></u>	<u><u>37,094</u></u>
Investments at market value					
Investments at Cost		50,876	9,840	60,716	60,716
Cumulative Gain/(Loss) on revaluation		(1,568)	(728)	(2,296)	(3,989)
Market value		<u><u>49,307</u></u>	<u><u>9,112</u></u>	<u><u>58,419</u></u>	<u><u>56,727</u></u>
Debtors					
Gift Aid Receivable		14,582	-	14,582	13,601
		<u><u>14,582</u></u>	<u><u>-</u></u>	<u><u>14,582</u></u>	<u><u>13,601</u></u>
Liabilities					
Independent Examiner's fee		<u><u>250</u></u>	<u><u>-</u></u>	<u><u>250</u></u>	<u><u>255</u></u>

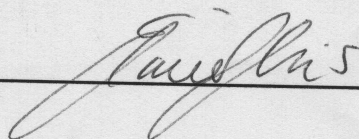
The accounts were approved by the Trustees and signed on their behalf on: 7/4/2026



Session Clerk



Session Clerk



Treasurer

Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland
Notes to Accounts
Year ended 31st 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 Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2 Movements in Cash Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	-	-	-	-	-
Margaret Fleming Fund	475	-	(100)	-	375
General Fund	34,767	94,898	(95,442)	597	34,820
	<u>35,242</u>	<u>94,898</u>	<u>(95,542)</u>	<u>597</u>	<u>35,195</u>
Restricted funds					
Restricted Fabric Fund	-	597	-	(597)	-
Mission	-	-	-	-	-
Flower	105	-	(30)	-	75
TLC	239	2,000	(992)	-	1,248
Social	1,509	-	(568)	-	941
	<u>1,853</u>	<u>2,597</u>	<u>(1,590)</u>	<u>(597)</u>	<u>2,264</u>
Total funds	<u>37,095</u>	<u>97,495</u>	<u>(97,132)</u>	<u>-</u>	<u>37,459</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property
Margaret Fleming Fund: To be disbursed in cases of need at the sole discretion of the minister

Purposes of Restricted Funds

Fabric Fund: This is funds held for manse fabric repairs
Mission Fund: To be used for mission purposes
Flower Fund: This is to provide flowers for display during services of worship
TLC Fund: This is to finance the day to day operations of the TLC Café Church
Social Fund: Funds raised by social events for specified purposes

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations				
WFO Scheme (non Gift Aid)	9,067	-	9,067	5,282
Gift Aid Donations	49,979	-	49,979	46,745
Tax Recovered on Gift Aid Donations	13,601	-	13,601	15,985
Ordinary Offerings (Open Plate)	8,974	-	8,974	8,477
Other Offerings, Donations etc	1,300	-	1,300	1,050
	<u>82,921</u>	<u>-</u>	<u>82,921</u>	<u>77,539</u>

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4 Analysis of Payments				
Costs of generating funds				
Donation Envelopes	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable activities				
Giving To Grow	49,089		49,089	50,068
Presbytery dues	3,060		3,060	5,038
Minister's expenses	2,696		2,696	2,246
Pulpit supply	900		900	1,510
Assistants expenses	-		-	200
Mission & Outreach	1,675	1,560	3,235	548
Organists Fees	1,200		1,200	1,200
Fabric repairs & maintenance	786		786	21,263
Council Tax Manse	3,459		3,459	3,146
Heat and light	14,116		14,116	17,251
Insurance	4,621		4,621	5,946
Equipment	4,489		4,489	1,882
Cleaning	4,241		4,241	3,914
Other building costs Manse	1,258		1,258	2,405
Organ & music	517		517	728
Printing & phones	932		932	541
Donations	-		-	-
Bank charges	373		373	340
Other expenses	1,880	30	1,910	3,413
	<u>95,292</u>	<u>1,590</u>	<u>96,882</u>	<u>121,639</u>
Governance costs				
Independent examiner's fees	250	-	250	255
	<u>250</u>	<u>-</u>	<u>250</u>	<u>255</u>
Other payments				
Purchase of assets				
Purchase of investments				
	<u></u>	<u></u>	<u></u>	<u></u>

5 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration and the only trustee who received reimbursement of expenses during the year were our minister Murdo Maclean who received £1,936 towards his travel expenses, which included £334 towards Keswick costs, £690 towards his phone expenses, £70 towards reading materials and a payment of £3,459 for his council tax.

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. 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.

7 Collections for Third Parties

	2025	2024
	£	£
Erskine Veterans	350	-
Poppy Scotland	220	-
Glasgow City Mission	300	-
Lodging House Mission	130	370
Salvation Army	100	230
Beatson Cancer Charity	200	-
Metro Big Band	-	400
British Heart Foundation	200	-
Dravet Syndrome UK	200	-
	<u>1,700</u>	<u>1,000</u>

APPENDIX

Glasgow: Carmyle and Kenmuir Cornerstone Church of Scotland

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	-	-
Market Value of Balances at 31 December	-	-
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	3,755	- 20.84
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	104,268.40	105,068.40

Carmyle Kenmuir Cornerstone Church of Scotland
Financial Budget/Actual 2025 Budget 2026

Expenses	Budget 2025	Actual 2025	Budget 2026
Giving to Grow	49,090	49,089	50,760
Presbytery dues	3,060	3,060	2,700
Ministers expenses	3,000	2,696	3,000
Pulpit supply	1,500	900	1,000
Mission & Outreach	3,000	3,235	3,000
Organist fees	1,200	1,200	1,200
Fabric repairs & maintenance	5,000	786	5,000
Council tax	3,500	3,459	3,500
Heat & light	10,000	14,116	15,000
Insurance	4,500	4,621	4,000
Equipment	2,000	4,489	2,000
Cleaning	4,500	4,241	4,500
Other building costs (manse)	5,000	1,258	30,000
Organ & music	1,000	517	1,000
Printing, phones, postage	1,000	932	1,000
Bank charges	350	373	400
Other expenses	3,500	2,160	3,000
TOTAL	101,200	97,132	131,060
Income	Budget 2025	Actual 2025	Budget 2026
Donations	65,000	69,320	70,000
Gift Aid	13,600	13,601	14,600
Legacies	0	0	0
Activities for generating funds	2,000	1,228	2,000
Bank Interest	5,000	4,046	5,000
Rental of premises	6,600	7,300	8,000
Grants	0	2,000	0
Other income	0	0	0
TOTAL	92,200	97,495	99,600
SURPLUS/(DEFICIT)	(9,000)	363	(31,460)