

CUMBERNAULD UNITED REFORMED CHURCH

Scottish Charity Number SC001028

Trustees' Annual Report and Accounts

For the year ended 31st December 2025

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Cumbernauld United Reformed Church

Trustees' Report for the Year Ended 31 December 2025

Scottish Charity Number ... SC001028

Trustees :-

James King	Treasurer
Janet McKillop	Secretary
Ronald McKillop	Elder
Elizabeth Kirkwood	Elder
Brian Kirkwood	Elder
Pamela Smith	Elder
Thea Young	Elder

In line with the Church Constitution to have at least five named Trustees.

Address:-

1 Beechwood Road, North Carbrain, Cumbernauld, G67 2NW.

Recruitment and appointment of Trustees :-

The trustees are elders and office bearers from within the church membership and are reappointed every five years.

Governing Document :-

Cumbernauld United Reformed Church is a charitable unincorporated association established under the terms of the United Reformed Church Act 2000 whose purposes and administration arrangements are set out in our constitution.

Charitable Purposes :-

The Church's aim, as recorded in our constitution, is to uphold and further those who profess their faith, and to give of their ability and time to promote the continuance of public worship in the Church.

Activities and Achievements :-

Cumbernauld URC ceased to be part of the Monklands Trinity Pastorate and was without a Minister from 1st April 2025 but was supported by the Synod of Scotland Moderator. Sunday Services not attended by the Moderator was covered by pulpit supply and the skills and gifts volunteered from our own Church Members. Due to them, the Sunday services continued as normal and we continued to promote the use of church premises and facilities for a variety of health, age and skill groups to enhance the social wellbeing of the local community.

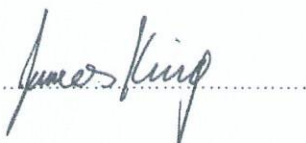
Trustees Remuneration and Expenses :-

Details of remuneration and expenses paid to trustees are shown in Note 1 on page 5.

Reserves Policy :-

The trustees aim to hold sufficient unrestricted reserves to meet running costs, and in the medium term to build reserves and generate sufficient income to meet the cost of ministry.

Approved by the Trustees and signed on their behalf :-



Date: 10/09/26

James King - Treasurer

**Report of the Independent Examiner
To the Trustees of Cumbernauld United Reformed Church**

I report on the accounts of Cumbernauld United Reformed Church (the charity) for the year ended 31 December 2025, which are set out on pages 3 to 5.

Respective responsibilities of trustees and examiner

The Trustees of the charity 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. 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 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My 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 which gives me reasonable cause to believe that any material errors have occurred during the preparation of these accounts.



Liz Irvine

Date: 25.9.26

12 Maple Road
Cumbernauld
G67 3NH

Cumbernauld United Reformed Church
Receipts & Payments Account for the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts				
<i>Donations</i>				
Offerings	7,445	-	7,445	6,208
Individual donations	370	-	370	521
General assessment	-	-	0	0
Gift aid recovered	-	-	0	0
Church organisations	-	-	0	0
<i>Receipts from fundraising activities</i>				
Special collections	355	-	355	235
Special events	-	-	0	100
<i>Income from investments other than land & buildings</i>				
Bank interest	243	-	243	361
<i>Rent from land & buildings</i>				
Lets from use of church buildings	100	-	100	720
<i>Receipts from other charitable activities</i>				
Other income	2,645	-	2,645	0
Total Receipts	<u>11,158</u>	<u>-</u>	<u>11,158</u>	<u>8,145</u>
Payments				
<i>Expenses for fundraising activities</i>				
Costs of special fundraising events	1,193	-	1,193	-
<i>Payments relating directly to charitable activities</i>				
<i>Ministry & wider mission</i>				
URC ministry & mission	228	-	228	266
Monklands Trinity Pastorate	760	-	760	2,810
Pulpit supply	495	-	495	405
<i>Administration</i>				
Post & stationery	-	-	-	-
Insurance	400	-	400	2,136
Heat & light	308	3,095	3,404	10,356
Church telephone	-	-	-	75
Volunteer expenses	-	-	-	-
Music expenses	-	-	-	-
Repairs & maintenance	1,707	-	1,707	2,922
Sundries	1,381	-	1,381	72
<i>Grants & donations</i>				
Charitable donations	355	-	355	400
Total Payments	<u>6,827</u>	<u>3,095</u>	<u>9,923</u>	<u>19,441</u>
Net receipts / (payments) in year	4,330	(3,095)	1,235	(11,296)
Transfers to / (from) funds	-	-	-	-
Surplus / (deficit) for the year	<u>4,330</u>	<u>(3,095)</u>	<u>1,235</u>	<u>(11,296)</u>

Cumbernauld United Reformed Church
Statement of Balances as at 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Cash funds					
Opening bank & cash balances		4,058	21,436	25,494	36,790
Surplus / (deficit) for the year		4,330	(3,095)	1,235	(11,296)
Closing bank & cash balances	2	<u>8,389</u>	<u>18,341</u>	<u>26,729</u>	<u>25,494</u>

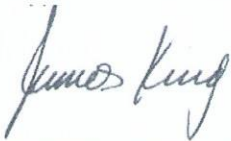
The charity has no assets other than the cash balances shown above.

Liabilities

Volunteer expenses

- -

Approved by the trustees and signed on their behalf:



James King - Treasurer

Date: 10/09/26

Cumbernauld United Reformed Church
Year ended 31 December 2025

Notes to the Accounts

1. Payments to Trustees

There were no expenses paid to trustees during the year.

No remuneration was paid to any trustees during the year.

Honoraria: In line with the Church Constitution, the practice of making annual honoraria payments was introduced and agreed unanimously at a Cumbernauld Congregational Church Annual General Meeting prior to the year 2000, and as the Cumbernauld United Reformed Church the practice has continued to be implemented each year. During the year, no trustees received honoraria for services provided to the church.

Contribution to the Ministry & Mission Fund of the United Reformed Church. During the year, the charity made no contribution to this fund due to low income from a reduction in Church Members. There was a payment of £228 directly to URC Synod of Scotland related to Ministers car Allowance.

Monklands Trinity Pastorate: The Minister is shared between Cumbernauld URC, Coatbridge URC and Airdrie Park URC with each Church contributing equally per month towards Manse Upkeep and Minister Expenses. It was agreed with URC Synod of Scotland that Cumbernauld URC would cease to receive the services of a Minister and stopped contributing to Monklands Trinity Pastorate from 1st April 2025. The contribution for the year was £760.

2. Movements in funds

	Balance at 1.1.25 £	Receipts £	Payments £	Transfers £	Balance at 31.12.25 £
Unrestricted Funds					
General fund	4,058	11,158	(6,827)	-	8,389
Restricted Funds					
Fabric fund	5,556	-	(3,095)	-	2,461
Contingency fund	5,455	-	-	-	5,455
Sound & Security fund	1,224	-	-	-	1,224
Legacy fund	9,201	-	-	-	9,201
Total restricted funds	21,436	-	(3,095)	-	18,341
Total Funds	<u>25,494</u>	<u>11,158</u>	<u>(9,923)</u>	<u>-</u>	<u>26,729</u>

Notes on restricted funds:

The *fabric fund* arises from donations for the general maintenance of the fabric of the church buildings. There was no Gift Aid recovered for the year and £3095 expenditure on fabric of the church building was paid from Restricted Funds.

The *contingency fund* arises from donations made for the purpose of meeting any emergency expenditure.

The *sound & security fund* represents monies donated towards the cost of sound and security equipment in the church premises.

The *legacy fund* arose from a legacy received by the charity in 2000 and was further increased in 2013.

3. Church Building

The Church building is owned by United Reformed Church Synod of Scotland and will show as an asset in their accounts. Cumbernauld URC vacated the Church building on 31st March 2025 and had no further liabilities associated with it. Church Services continued from 1st April 2025 through room hire at a Church of Scotland Church (St Mungos) until it burned down from fire and then a room was provided by Burroughs Social Club for the remainder of the year.