

Cambuslang Parish Church of Scotland

Receipts and Payments Accounts

Year ended 31 December 2025

Congregation No: 160845

Charity No: SC000061

Cambuslang Parish Church of Scotland

Reference and Administrative Information

Charity name: Cambuslang Parish Church of Scotland
Charity Registration Number: SC000061 Congregational Ref Number 160845
Contact Address: 1-2 Arnott Way
Cambuslang G72 7JQ

Trustees

Mr Seun Adediran	Miss Jeanette Alexander	Mrs Isobel Allison
Mr David Black	Mr Charles Burns	
Mr Hedley Connell (Emeritus from 28 th October 2025)		Rev. David Denniston
Robert Dickie (deceased 16 th March 2025)		Mr Colin Fell
Mr Kenneth Finnie	Mr Archie Fotheringham	Mrs Ishbel Gow
Mrs Fiona Hamilton	Mrs Karen Hamilton (demitted 21 st December 2025)	
Mr Scott Hamilton	Janette Ladd	Mr Bob McDougall
Rev. Hilary McDougall	Mr Graham Macgregor	Mrs Maleen Meek
Mrs Carol Menzies	Mrs Lorna Morrison	Mrs Linda Neeson
Mrs Helen Nisbet (Emeritus from 31 st December 2025)		Mr James Nixon
Mrs Nicola O'Connor	Mrs Heather Reilly	Mrs Hazel Robb
Mrs Anne Scott	Miss Janet Y Stewart	
Mrs Fiona Tennent (Leave of Absence from 28 th October 2025)		
Dr Alison Thomson	Mrs Linda Wunsch (leave of absence from 25 th November 2025)	
Mrs Susan Young		

Principal Office Bearers

Interim Ministers: Hilary McDougall (appointed 14th August 2025)
David Denniston (appointed 14th August 2025)
Session Clerk: Scott Hamilton
Church Treasurer: Colin J S Fell

Independent Examiner

Kristina Bowie FCCA
18 Ledi Road
Glasgow
G43 2AJ

Bankers

Royal Bank of Scotland
1304 Duke Street
Glasgow G31 5PZ
G73 2JA

Cambuslang Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

The Trustees are pleased to present their report and accounts for the year ended 31 December 2025.

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC000061 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and 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 normally meets 9 times a year, is responsible for spiritual affairs within the church. Certain financial and fabric responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate.

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.

The Church meets every Sunday for morning worship. There is also a regular midweek service. We have a formal Parish Grouping with Flemington Hallside Parish Church and participate in shared activities, and shared worship at other times of the year. Cambuslang Parish Church provides pastoral care services for people within the parish area. The Church has Sunday Groups and a number of uniformed organisations (Boys' and Girls' Brigade etc) for young people. The Church also has a Bible Study Group and many of the congregation participate in community based events and projects.

The Church also serves the needs of the community by allowing the use of its halls to many non-church organisations, such as Alcoholics Anonymous, Girl Guides, Scouts, Meet and Two Veg, and Cambuslang & Rutherglen Voluntary Care Club.

We have an informal agreement within our 'Cluster' consisting of Burnside Blairbeth, Rutherglen Stonelaw, Flemington Hallside and Cambuslang Parish Churches. Working towards sharing resources and outreach within our parishes.

Cambuslang Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Achievements and Performance

Until August 2025, the Ministry Team comprised Rev David Denniston (Locum Minister) and Mrs Karen Hamilton (DCS), with Rev Derek Hughes serving as Interim Moderator.

In August 2025, the congregation entered into a twelve-month period of Interim Ministry. Rev David Denniston and Rev Hilary McDougall began serving as Interim Ministers on a job-share basis. Rev Derek Hughes was formally thanked and discharged by Presbytery for his faithful service as Interim Moderator.

In December 2025, following the Mission Planning process and the resulting reduction in staffing allocation within the Cluster, the MDS post at Cambuslang Parish Church concluded. Mrs Karen Hamilton was warmly thanked for her dedicated service over a number of years.

Under Interim Ministry, the Kirk Session has identified key priorities and is actively working towards these. All Kirk Session team remits are currently under review, and the establishment of revised and new teams is underway.

A new Hospitality and Pastoral Care Team was formed and organised a well-attended afternoon Carol Service and Tea for senior members of the congregation. The Worship Team continues to support the Ministry Team and to develop creative and engaging opportunities for worship.

The Fundraising Group has been active throughout the year, organising a successful Plant Sale, £10 Challenge and the community Christmas Tree Festival and Carol Service.

Mr Scott Hamilton continues in his role as Session Clerk. Three Depute Session Clerks — Mrs Alison Thomson, Mrs Isobel Allison and Mrs Lorna Morrison — were appointed to share aspects of the role and provide support.

Mrs Linda Wunsch serves as volunteer Church Secretary one day per week, and Miss Janet Stewart provides administrative support to the Ministry Team.

The Church employs:

- Mr John Lilley as Caretaker, with salary costs met through hall letting income
- Mrs Margaret Sloan as Cleaner for the Kirkhill Halls
- Mr Tim McCabe as Organist and Choir Leader

Mr Colin Fell continues as Treasurer, supported by the Finance Team. The Independent Examiner is Mrs Kristina Bowie.

During 2025 the congregation experienced the loss, by death, of several well-loved and prominent members. We also welcomed four new members by profession of faith, we had three adult baptisms, and several baptisms of children. Those professing faith have become integrated into the life of the congregation and are actively using their gifts in service.

Attendance at worship is increasing, and there is renewed energy and confidence within the congregation.

Following the conclusion of the Deacon's post, Mrs Lorna Morrison now acts as the Church's link with Reachout Trust. Reachout continues to support schools work within the parish. In partnership with Reachout Trust and our Cluster churches, we delivered a Holiday Club, Easter Code, and Christmas Unwrapped programme.

The monthly Men's Breakfast Club continues to grow and provides valued fellowship for men across the Parish Grouping and Cluster.

Community Use of Premises

Although congregational giving has reduced during the year, the Church remains in a stable financial position. This is due in part to prudent financial management by the Treasurer, careful control of fabric expenditure by the Fabric Officer, Mr David Young, and increased hall usage facilitated by Mr Derek Burns and Mr Stephen Dickson.

The increased level of hall lettings has generated additional income, enabling ongoing investment in our facilities. This benefits both the congregation and the many community organisations who use our premises free of charge, including Boys' Brigade, Girls' Brigade, Scouts, Girl Guides, Alcoholics Anonymous, Meet & Two Veg, Reachout Trust and Mothers & Toddlers.

In addition, commercially operated groups and clubs hire the premises on a paid basis. The income generated makes a valuable contribution towards the operation, maintenance and development of our buildings.

The Church continues its partnership with Meet & Two Veg, through which volunteers collect surplus fresh food from local supermarkets which would otherwise have gone to landfill and distribute it from the Church premises. This initiative reduces food waste and supports members of the local community, without the need for referral.

Our ongoing partnership with Theatre South Productions provides community theatre facilities in our Large Hall, benefiting local drama and dance schools as well as the wider congregation.

Cambuslang Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025

Financial Review

Unrestricted funds

There was a deficit of receipts over payments of £1,245 (2024: Surplus £12,249). It may be noted that no funds were drawn down from the Fabric Revenue Fund held by the General Trustees.

Givings including tax recovered on Gift Aid at £116,313 were higher than 2024 (£105,807) mainly due to the recovery of gift aid in 2025 pertaining to 2024.

There was £19,584 of fabric repairs and maintenance compared to £15,168 in 2024, with the increase largely attributable to increased cleaning and gardening costs.

The cash balance at 31 December 2025 totalled £81,117 compared to £82,362 at 31 December 2024.

The 31 December 2025 market value of the units held in the Church of Scotland Investors Fund amounted to £34,762 compared to £32,236 as at 31 December 2024.

Restricted funds

There was an excess of receipts over payments of £865 (2024 £35).

The 31 December 2025 market value of the units held in the Church of Scotland Investors Trust amounted to £26,381 compared to £24,463 as at 31 December 2024.

Endowment funds

There was a deficit of receipts over payments of £34 (2024 £1,958).

The 31 December 2025 market value of the units in Church of Scotland Investors Fund at £123,517 compared to £114,540 as 31 December 2024.

Cambuslang Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025

Fabric Capital and Revenue Funds held by Church of Scotland General Trustees

Fabric Capital Funds increased by a net amount of £12,315 (2024 £11,350) reflecting an increase in the value of investments in the Church of Scotland Investors Fund units with no cost incurred during the year (2024 nil). At 31 December 2025 Fabric Capital Funds stood at £231,990 (2024 £219,675).

Fabric Revenue Funds increased by £13,566 (2024 £4,623) due to rent from the Cairns Road apartment and revenue on the capital fund. No draw-down was made during the year. At 31 December 2025 Fabric Revenue Funds stood at £51,336 (2024 £37,770).

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. At the year end the church held unrestricted funds of £115,879 (2024 £114,597), representing c.10 months of expenditure.

The church also held £37,327 (2024 £34,544) of restricted funds and £141,615 (2024 £132,672) of endowment funds which have been provided for the purposes specified in Note 2.

Investment Policy

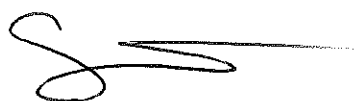
Surplus funds are invested with the Church of Scotland Investors Trust Growth Fund. This fund is very largely equity-based and is intended for long term investment to provide capital growth.

During the year £20,000 of general funds were transferred to the Church of Scotland General Purpose Deposit Fund to generate interest while maintaining liquidity, with a total of £73,712 now being deposited. This has been presented as cash within the accounts and generated £2,528 of interest in the year.

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 and signed on their behalf by,



Session Clerk
26 May 2026

Cambuslang Parish Church of Scotland

Independent Examiner's Report to the Trustees of Cambuslang 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 8 to 13.

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

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.



KRISTINA BOWIE FCCA

18 Ledi Road

Glasgow

G73 3PD

27 May 2026

Cambuslang Parish Church of Scotland
Receipts and Payments Account
for the year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	Notes	£	£	£	£	£
Receipts						
Donations	3	116,313	-	-	116,313	105,807
Activities for Generating Funds		4,986	-	-	4,986	2,647
Bank and Deposit Interest		2,635	-	242	2,877	1,681
Investment Income		1,200		2,424	3,624	3,624
Rental of Halls		56,826	-	-	56,826	52,220
Other Receipts		3,597	7,043	-	10,640	11,011
Legacy		-	-	-	-	5,000
Drawn down from General Trustees		-	-	-	-	10,350
Investment encashed		-	-	-	-	-
Grants		-	-	-	-	-
Total Receipts		185,557	7,043	2,666	195,266	192,340
Payments						
Costs of Generating Funds	4	0	-	-	0	132
Charitable Activities	4	186,983	5,603	2,700	195,285	177,586
Governance Costs	4	395	-	-	395	380
Total Payments		187,378	5,603	2,700	195,680	178,098
Excess of Receipts over Payments for the year before transfers		(1,821)	1,440	(34)	(415)	14,241
Fund Transfers	2	576	(576)	-	-	-
Excess of Receipts over Payments		(1,245)	865	(34)	(415)	14,241

Cambuslang Parish Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Bank and Deposit balances					
As at 1 January 2025	82,362	10,081	18,132	110,575	96,334
Excess of Receipts over Payments	(1,245)	865	(34)	-415	14,241
As at 31 December 2025	81,117	10,946	18,098	110,160	110,575
Investments at market value					
Church of Scotland Investors Trust Growth Fund	34,762	26,381	123,517	184,660	171,239
Cost of Investments	20,160	15,299	63,913	99,372	99,372
Assets					
Gift Aid Receivable	5,000	-	-	5,000	15,000
Liabilities					
Deposit held re High Flyers	-	-	-	-	-

The accounts were approved by the Kirk Session on 26 May 2026
For and on behalf of the Trustees:



Trustee



Trustee

Cambuslang Parish Church of Scotland
Notes to the Accounts
for the 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 Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2. Movement in Cash Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
General Fund	82,362	185,557	(187,378)	576	81,117
Restricted funds					
The Guild	3,444	3,582	(2,843)	-	4,183
Sunday Groups	703	666	(319)	-	1,050
Pastoral Care	750	6	-	-	756
Toddler Group	1,399	1,192	(837)	(400)	1,354
Holiday Club	526	6	-	-	532
Neighbourly	170	739	(733)	(176)	0
Youth Fellowship	208	0	(26)	-	182
Pipe Band	973	852	(804)	-	1,021
Fabric Fund	1,458	-	-	-	1,458
Benevolent Fund	113	-	(12)	-	101
Café Fund	175	-	-	-	175
Courtyard Fund	162	-	(28)	-	134
	10,081	7,043	(5,603)	(576)	10,946
Endowment funds					
Quintin Muir - Revenue Account	11,883	2,424	(2,700)	-	11,606
CW Gibb Trust - Capital Account	4,000	-	-	-	4,000
CW Gibb Trust - Revenue Account	1,002	196	-	-	1,197
Miss Black Bequest - Capital Account	1,000	-	-	-	1,000
Miss Black Bequest - Revenue Account	248	46	-	-	294
	18,132	2,666	(2,700)	-	18,098
Total Cash Funds	110,575	195,266	(195,680)	-	110,160

Purpose of Funds

Unrestricted Funds

General Fund A reserve fund with no restrictions

Restricted Funds

The Guild A fellowship group
Sunday Groups To fund the work of the Childrens' groups that meet on Sunday
Pastoral Care To provide pastoral care
Toddler Fund A group for Toddlers
Holiday Club To fund a childrens holiday club in the summer.
Neighbourly An afternoon meeting
Youth Fellowship A fellowship group for young people
Pipe Band To introduce people to playing the Great Highland Bagpipe
Fabric Fund Monies put aside for fabric purposes
Benevolent Fund To provide financial assistance to the needy
Café Fund To fund a community café or similar
Kitchen Equipment Fund To finance the replacement of kitchen equipment
Courtyard Fund To develop the Church Courtyard

Endowment Funds

Quintin Muir A bequest to be used to fund youth work and assisting persons within the Parish facing difficult financial circumstances
CW Gibb Trust A trust fund set aside for special projects
Miss Black Bequest A bequest fund to be spent on youth work

Cambuslang Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
3. Donations					
Standing order offerings	70,793	-	-	70,793	75,418
WFO Scheme	10,641	-	-	10,641	10,017
Open Plate offerings	6,488	-	-	6,488	10,508
Gift Aid donations	440	-	-	440	399
Tax Recovered on Gift Aid	27,951	-	-	27,951	9,465
	116,313	-	-	116,313	105,807

4. Analysis of Payments

Costs of Generating Funds

Offering envelopes	0	-	-	0	132
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Charitable Activities

Ministry and Mission allocation	78,501	-	-	78,501	66,120
Locum costs	1,181	-	-	1,181	7,997
Presbytery dues	4,859	-	-	4,859	8,660
Minister's expenses	778	-	-	778	640
Deacon's expenses	1,607	-	-	1,607	1,933
Locum's Expenses	979	-	-	979	878
Salary costs	37,406	-	-	37,406	35,715
Fabric repairs and maintenance	19,584	-	-	19,584	15,168
Pulpit Supply	100	-	-	100	300
Council Tax and Water	8,911	-	-	8,911	7,339
Heating and lighting	15,100	-	-	15,100	9,665
Insurance	6,238	-	-	6,238	5,246
Printing and stationery	2,080	-	-	2,080	2,051
Other costs	8,927	5,603	2,700	17,230	15,178
Professional fees	732	-	-	732	696
	186,983	5,603	2,700	195,285	177,586

Governance Costs

Independent Examiner's Fee	395	-	-	395	380
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Total costs	187,378	5,603	2,700	195,680	178,098
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5. Trustee Remuneration and Related Party Transactions

Rev David Denniston, Interim Minister of Cambuslang Parish Church acted as a trustee of the charity.

He was paid directly by the Church of Scotland. However he also received reimbursement of expenses of £778

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.

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers' contributions for 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 fifth and subsequent years) was £39,856

Cambuslang Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

7. Investments

	Market Value at 1st Jan 2025 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31st Dec 2025 £
Church of Scotland					
Investment Trust Growth Fund	171,239	-	-	13,421	184,660
Held in respect of:					
Unrestricted Funds					
General Fund	32,236	-	-	2,527	34,762
Restricted Funds					
Fabric Fund	22,710	-	-	1,780	24,490
Benevolent Fund	1,754	-	-	137	1,891
	24,463	-	-	1,917	26,381
Endowment Funds					
Quintin Muir - Capital	114,540	-	-	8,977	123,517

8. Collections for Third Parties

	2025 £	2024 £
Lodging House Mission	520	98
Christian Aid	227	904
World Day of Prayer	371	-
Tear Fund	21	109
Poppy Scotland	258	267
Cambuslang Foodbank	40	91
Barnardos	-	40
Glasgow Children's Hospital	1,000	-
	2,437	1,509

Cambuslang Parish Church of Scotland
Memorandum Appendix
Year ended 31 December 2025

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	£
REVENUE - CONSOLIDATED FABRIC FUND	
Receipts	
Rent received	5,562
Interest on Consolidated Revenue Account	1,874
Revenue on Consolidated Capital Accounts	8,052
	<u>15,488</u>
Administration Costs	(1,922)
Drawn down to General Fund	<u>-</u>
Excess(Payments)/Receipts	13,566
Opening Balance at 1 January 2025	<u>37,770</u>
Closing Balance at 31 December 2025	<u>51,336</u>
CAPITAL - CONSOLIDATED FUNDS	
Increase/(decrease) in value of Investments in the year	12,315
Opening Balance at 1 January 2025	<u>219,675</u>
Closing Balance at 31 December 2025	<u>231,990</u>
TOTAL CONSOLIDATED FUNDS	<u>283,326</u>
TEMPORARY ACCOUNT	
Debit balance at 31 December 2024	<u>-</u>
Debit balance at 31 December 2025	<u>270</u>