

The Church of Scotland
Cumbernauld: Trinity Parish Church

TRUSTEES' ANNUAL REPORT
AND
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Congregation No: 161075

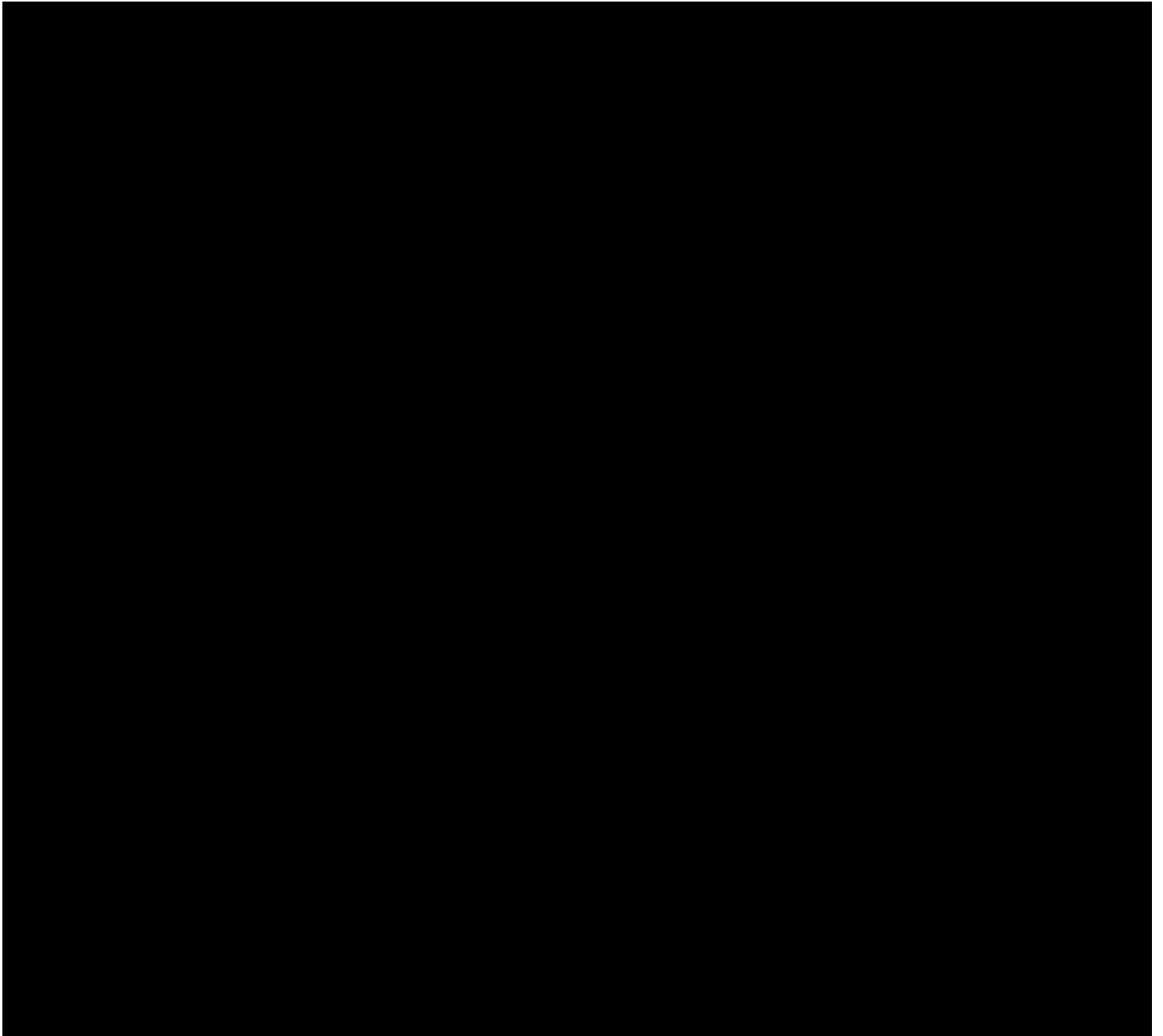
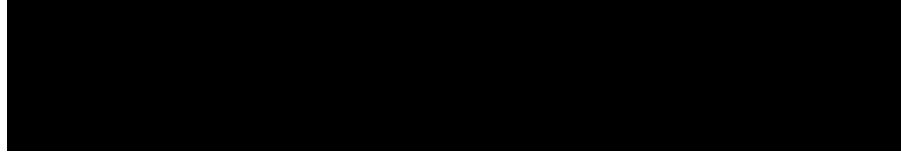
Charity No: SC 000877

Cumbernauld: Trinity Parish Church of Scotland Reference and Administrative Information

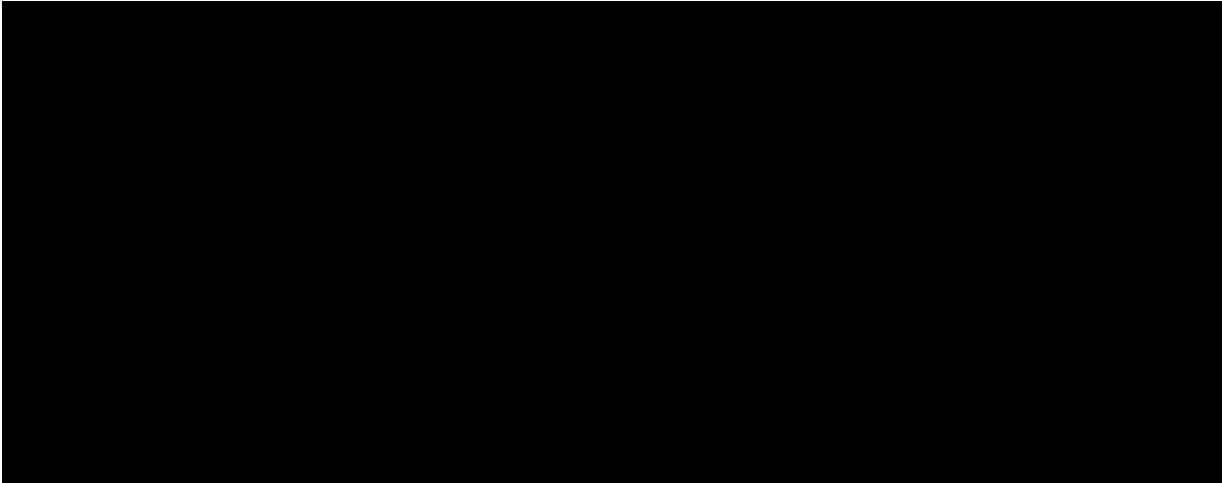
Charity Name: Cumbernauld Trinity Parish Church

Charity Registration Number: SC000877

Congregation Reference No: 161075



**Cumbernauld: Trinity Parish Church of Scotland
Reference and Administrative Information (continued)**



Bankers

Royal Bank of Scotland
18 Tay Walk
Cumbernauld
G67 1DE

Cumbernauld: Trinity Parish Church of Scotland Trustees' Annual Report Year ended 31 December 2024

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

The Kirk Session members are 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

Eleven fully calendarised meetings of the Kirk Session were held throughout the year.

Certain responsibilities are delegated to the Finance Committee as appropriate. The Finance Committee met 5 times prior to the Union on 15th August 2024, and 5 times as the new Finance Committee following the Union.

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 of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Cumbernauld Trinity Parish Church exists to worship God and show God's love by word and action in the local community and beyond. This we continued to do in 2024, adapting to the changing circumstances of the year and always in line with Church regulations and guidelines.

Cumbernauld Trinity Parish Church was formed by the Union of Cumbernauld Old Parish Church and Cumbernauld: Kildrum and St Mungo's Church of Scotland on 15th August 2024. This report covers the activities of Cumbernauld Old up to the date of Union, and the new united church from the date of Union to the end of the financial year.

We started 2024 with [REDACTED] still at the helm but by 28th February 2024 her time with the congregation of Cumbernauld Old Parish Church came to an end and she moved to a new position within Glasgow Presbytery. The congregation was very sad to see her go as her preaching and innovative ideas had been much appreciated. [REDACTED] the other Team Minister in the Kildrum / St Mungo's / Cumbernauld Old group, remained in post, with the task of bringing the two congregations to Union; the Union was formalised on 15th August 2024 and Cumbernauld Trinity Parish Church was brought in to being.

Cumbernauld: Trinity Parish Church of Scotland Trustees' Annual Report (continued) Year ended 31 December 2024

Objectives and activities (continued)

In the period before the Union was created, the congregation of Cumbernauld Old again enjoyed a wide variety of visiting preachers to lead us in worship on Sunday mornings. Each and every one brought something unique to our worship – something for which we were very grateful.

As a congregation we are fortunate in that one of our elders, [REDACTED] is a Reader in the Church of Scotland. He preached regularly over this period and his contributions to the life of Cumbernauld Old were again much appreciated.

Our Interim Moderator [REDACTED] of Chryston Parish Church, was in post until the Union when he demitted his role. His guidance during the period when Cumbernauld Old was without a minister was much appreciated. The Presbytery Planning process, with which all Churches of Scotland are, in some way, involved, is a time consuming and difficult process. All ministers who find themselves as Interim Moderators have a considerable burden to carry and we thank Rev Malcolm for the wisdom and experience he brought to our congregation.

As part of the Presbytery Planning process, the Kirk Session and the congregation had, some time ago, agreed to form a union with St Mungo's and Kildrum Parish Churches. This first union, between St Mungo's and Kildrum, was formalised in May 2023. Cumbernauld Old joined the union in August 2024 and we are now known as Cumbernauld Trinity. We are grateful for the work of the Transition Group which met regularly throughout 2023 and 2024.

We met for worship in the Church building every Sunday at 11am and the service was streamed live, online. Refreshments were served after every morning service and although a minor event, it was appreciated by the people who availed themselves of the opportunity to meet and chat over a cup of (Fairtrade) tea or coffee.

Funeral services held in the Church were on occasion live streamed, in accordance with the families' wishes.

Pastoral care to the parish and members of the congregation was provided by our Deacon; elders also visited members in their districts at least once every quarter.

In collaboration with the local branch of the British Legion, the annual Act of Remembrance was held at the local War Memorial, followed by Remembrance Sunday worship in the Parish Church. In 2024 this service was led by [REDACTED]

Our Deacon organised a Prayer Chain; every week an email listing those for whom prayer is needed was sent to members of the group. This is inevitably a very discreet group, given the need for confidentiality.

The 'Mission in Action' (MiA) group met regularly throughout the year. Discussion focused on the desire the group felt to instigate a 'Renew Café'. Renew Wellbeing is the overarching organisation which is helping churches around the country to become involved in the Renew Wellbeing concept. Their tag-line is 'it's ok to be not ok' and the Mission in Action Group hope that a Renew Wellbeing café will come to fruition in 2025.

Cumbernauld: Trinity Parish Church of Scotland Trustees' Annual Report (continued) Year ended 31 December 2024

Objectives and activities (continued)

Initiatives launched in 2023 continue to flourish. The book group, supported by North Lanarkshire Libraries, met in the Church once a month. This was a community group and all were welcome; there were often 20+ readers. Arria Voices also met regularly during the year. Led by our organists, this weekly group was very much a community activity. It is hoped that people who are not necessarily members of the Church find a warm and welcoming place to read, discuss and sing; this may lead to greater affinity with the Church community in the future.

The Craft Group continued to meet. A wonderful selection of crafted goods were made and then sold in aid of Church funds and local charities.

The Fundraising Group also continued to meet and raised much needed funds for the Church with a number of successful, if small, fund-raising events. The 'Fill a Smartie Tube with 20ps' continued to raise funds – £399.80 was collected, relatively painlessly!

The Men's Group resumed its programme of outings. The Burns Supper organised by the Men's Group was a highlight; it took place in January 2024 and was a resounding success.

The Ladies' Circle continued their fortnightly meetings in the Forge Community Centre in Balloch; the ladies welcomed a variety of speakers and enjoyed the opportunity to meet up with friends. Unfortunately, however, the Ladies' Circle was wound up during 2024.

The Boys' Brigade continued to meet at the Forge and is thriving. The boys participated in the Remembrance Sunday Service by laying a wreath and then joined the congregation in the Church. In December, the Boys organised a Christmas Bags for the Homeless Appeal and £737 was raised. Dozens of bags of hats, scarves, gloves and warm socks, as well as everyday essentials, were passed on to the Lodging House Mission in Glasgow to be distributed on Christmas Day.

The Village food bank continued to open in the Session House on Thursday mornings. A warm, welcoming space was offered to those who required support, be it with food and household items or just company. It was noted that not all people visiting the food bank require food bags, some just valued the chat and a cuppa. Numbers have not regained the levels of pre-covid but around 3 - 4 households per week were supported. During covid other agencies sprang up to offer assistance and some of them continued so perhaps more help is available than before in the wider community. The foodbank would not have operated without the support of the congregation, community and volunteers and many thanks are due to all who contributed, in any way, in this outreach.

Christian Aid Week, which has always been an important date in the Church's calendar, was acknowledged and celebrated. The decision to stop door-to-door collections had a significant impact on the amount raised, but individual donations from members of the congregation still amounted to a generous contribution being sent to Christian Aid.

Other charitable donations were made to British Red Cross, Strathcarron Hospice, Tony's Safe Space (a local charity supporting anyone affected by suicide or poor mental health) and Compassion UK. Following a very thought-provoking service delivered by a representative of Compassion UK, £200 was donated to their work.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2024

Objectives and activities (continued)

Through donations to our Mission Circle, we continued to support work carried out by our Mission Partners in South Africa. The 'Pop in a Pound' on the first Sunday of every month, initiated by our Partner Plan Correspondent, has been hugely successful. £60, or there abouts, is now sent every month to our friends in South Africa and from the reports we receive, this money really does make a tremendous difference.

Achievements and Performance

2024 was year of considerable change for Cumbernauld Old. Preparations for the union dominated our thoughts and there was an unending list of scheduled - and impromptu - meetings. A number of more elderly members felt unable to attend and even three years on, the long-term effect of the pandemic can still be felt in the absence of once regular members of the congregation. We do however, welcome visitors to our Church most Sundays, including those who have travelled from far flung parts of the world but want to worship in the church of their ancestors.

Live stream broadcasts every Sunday ensure that those unable to attend Church can still be part of our worshipping community. On average, 22 people watched the streamed services every week.

The Facebook page and website for the Church were expertly managed and updated several times a week; these were an excellent way of keeping in touch with Church activities and up-coming events. Community and neighbouring church events were also included as not all Cumbernauld Churches have an online presence. This promotes healthy partnership working between the churches.

Many more of our members made their offerings through standing order and this made the management of Church finances a little easier. During 2024 it was agreed by the Kirk Session that weekly offerings would again be uplifted during the Sunday morning service. In the region of 10 free will envelopes were collected; these were processed every second week by those on duty and a member of the Banking Team.

We had a rota of members who participated in our worship by reading from the Bible each Sunday.

We were fortunate to have three organists who shared the responsibility of leading our singing every week.

A special Fairtrade Service was held in March; an Easter Egg appeal in April saw many, many Easter Eggs donated and passed to Cornerstone. Three of the services held during Holy Week were joint services with Kildrum/St Mungo's Parish Church, including an early morning service at 7.30am on Easter Sunday morning.

Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance (continued)

We continued to provide pastoral support to our members and parish. Much of this ministry of caring was carried out by our Deacon, who continued to provide compassionate and sensitive support to those whose needs were greatest. She visited people in their homes, care homes and hospital. It cannot be emphasised enough how highly regarded our Deacon was and her compassion and discretion were treasured by everyone with whom she had any kind of pastoral interaction. The post of Deacon at Cumbernauld Old Parish Church however, ceased to exist when the union was created and this caused much heartbreak within the church community. (The Mission Plan allocated 3 'ministerial posts' to the Cumbernauld and Moodiesburn Cluster; the decision was made that we had to seek Ministers of Word and Sacrament, rather than a member of the Deaconate). Despite representations to the Presbytery of Glasgow, this decision was upheld. The loss of our deacon, [REDACTED] was very keenly felt. It is hoped that a group of volunteers will pick up some of the pastoral visits, but the Deacon's experience and skills will be impossible to replicate.

Elders continued to have contact with their districts; being able to accept invitations to go into houses and chat (something which had always been taken for granted pre-pandemic) again became the norm. The Minister, Deacon and one of our Elders conducted all funerals. They provided comfort to the bereaved and were a caring presence at a time of loss. Another Elder, and the Deacon, also ensured that all bereaved families received a card on the anniversary of their loved one's death; this gesture was much appreciated. It is impossible to quantify the benefit that people in our community received from the comfort and support our Church provides.

Cumbernauld Old Parish Church is a committed supporter of local church initiatives, but these are becoming fewer as the population of local churches age. Cumbernauld Old continued to support the Food Bank run by Bethlehem House of Bread and also Cumbernauld and Kilsyth Baby Bank. Support for the Food Bank continued through donations of money, groceries, household and personal items. Likewise, the Baby Bank was provided with donations of hand knitted baby clothes and children's clothing.

Our interest and concern extended beyond the local and in 2024 we continued to promote and support the use of Fairtrade products. The monthly sale of Fairtrade goods was reintroduced and was well supported by members of the congregation. Advent calendars and Easter eggs produced by the 'Real Chocolate Company' (which included a booklet telling the 'real' stories of Christmas and Easter) were made available to buy and proved very popular. The 'makings' of refreshments served in the Session House were Fairtrade products.

We supported the work of Christian Aid on an on-going basis and especially during Christian Aid Week in May. Envelopes were once again distributed to the members of the congregation and everyone was encouraged to take two – one for themselves and one to pass on to a relative or friend. The Boys' Brigade made a considerable donation too. The sum of £1,019.66 was raised, and with Gift Aid added, Christian Aid benefitted to the sum of £1,069.66

As mentioned in the 'Objectives and Activities' section of this report, we continued our long-standing support of our Mission Partners in South Africa through our Mission Circle. The donations we made supported a variety of people and situations, such as families where the head of the family is a child (following the death of parents) feeding, education and emergency support.

Cumbernauld: Trinity Parish Church of Scotland Trustees' Annual Report (continued) Year ended 31 December 2024

Achievements and Performance (continued)

So much of what makes the Church a true community of faith occurs “behind the scenes” and it is often unheralded and unnoticed but it is appropriate that these efforts are acknowledged in this report.

CUMBERNAULD TRINITY PARISH CHURCH

Cumbernauld Trinity Parish Church was established as a new Church of Scotland on 15th August 2024. A well attended service in St Mungo's Parish Church was conducted by Glasgow Presbytery and the Moderator, [REDACTED] proclaimed the beginning of a new era of worship in Cumbernauld.

Cumbernauld Trinity Parish Church exists to worship God and show God's love by word and action in the local community and beyond. This we did in the last four months of 2024, adapting to the changing circumstances of the year and always in line with Church regulations and guidelines.

The Transition Group met regularly before the union was formalised and, as part of these discussions, the decision had been made to retain Cumbernauld Old Parish Church as the Worship Centre for Cumbernauld Trinity with St Mungo's being designated the Outreach and Mission Centre.

With [REDACTED] leading worship every Sunday, the new congregation had a period of some stability at the start of its existence. The two Kirk Sessions had previously agreed to the appointment of [REDACTED] from St Mungo's as Session Clerk, assisted by two deputy Session Clerks, namely [REDACTED] from Cumbernauld Old and [REDACTED] from Kildrum. [REDACTED] the Session Clerk of Cumbernauld Old retired after 20 years of service and his outstanding contribution to the congregation of Cumbernauld Old was acknowledged.

Our new Interim Moderator was [REDACTED] minister of St George's Tron Church of Scotland in Glasgow. As with all the Interim Moderators the three churches have had the pleasure of working with over the last years, we are grateful for the encouragement and support of these, already very busy, ministers.

[REDACTED] instituted a Café Church every Sunday afternoon at the St Mungo's Hub. This informal service was well attended, with numbers increasing as the year went on.

There were, inevitably, many issues to be resolved and the remaining months of 2024 were dominated by meetings of the Transition Group, the Finance Committee, the Mission in Action Group, the Hall Lets group, Property Committee etc.

Traditional elements of the Church year continued as before. Harvest Thanksgiving was celebrated in early October and donations were sought for the local Foodbank. We were again amazed and humbled by the response from our local community and this was reflected in the gratitude we received from the volunteers at the Foodbank.

Cumbernauld: Trinity Parish Church of Scotland

Trustees' Annual Report (continued)

Year ended 31 December 2024

Achievements and Performance (continued)

In the run up to Christmas there was an appeal for Christmas gifts for adults as well as children. There was, again, a magnificent response from members of the congregation and dozens of gifts were passed on to our friends at Bethlehem House of Bread at Cornerstone for onward distribution.

Special Christmas Services were well supported; a service for all churches in the cluster, held in the St Mungo's sanctuary on the 29th December was a great way to finish 2024. Arria Voices held a well-attended Christmas Concert.

The congregation supported the World Mission Used Stamp Appeal; the proceeds went to 'Firmly Planted' a tree planting initiative in Malawi.

The number of members who gave by Standing Order increased hugely in the last years and we continue to be humbled by the generosity of our members. All our financial commitments were met in 2024.

On December 23rd, 2024, the congregation was notified by the Presbytery of Glasgow that we had been granted permission to call a Minister on an unrestricted basis. The process of nominating a new Minister will be the focus of the early months of 2025, and we look forward to the next chapter in the life of Cumbernauld Trinity Parish Church.

Financial Review

These Annual Accounts incorporate the Cumbernauld Trinity Parish Church (formerly Cumbernauld Old Parish Church) income and expenditure for the whole of 2024 together with the income and expenditure from the previous Kildrum and St Mungo's Parish Church from 15th August 2024, the date of the Union, to 31 December 2024. On the date of Union, funds totalling £73,026 (unrestricted funds of £29,944 and restricted funds of £43,082) were transferred from Cumbernauld: Kildrum & St Mungo's Church of Scotland (charity number SC036366) to Cumbernauld Trinity Parish Church, and this is shown as receipts in these accounts.

A new Finance Committee was formed following the Union consisting of 9 members: [REDACTED]

[REDACTED] The Finance Committee had day to day responsibility for the financial matters, however, following the Union, decisions regarding new expenditure were the responsibility of the Kirk Session. While we were able to meet all our financial commitments in 2024, expenditure exceeded income by £5,057 excluding the impact of the transfer of the balance of funds on Union. This resulted in total funds at 31 December 2024 of £172,102, split as £66,709 in Unrestricted Funds and £105,393 in Restricted Funds.

At 31 December 2024, both the Trinity General Fund and the Kildrum/St Mungo's General Fund were still "active". However, it is our intention to transfer the remaining funds in the latter General Fund to the Trinity General Fund in early 2025.

Cumbernauld: Trinity Parish Church of Scotland

Trustees' Annual Report (continued)

Year ended 31 December 2024

Financial Review (continued)

Members of the congregation have continued to be very generous in support of the church through weekly and monthly offerings by Standing Orders, FWO envelopes, open plate and donations. Since the date of Union it has been heartening to see that a number of the Kildrum/St Mungo's congregation have transferred their donations to the Cumbernauld Trinity Parish Church, and we continue to encourage others to do so, to ensure the future financial stability of the church.

The General Funds were the main operating accounts for the church and the joint regular income to 31 December totalled £82,156. The largest item of expenditure is Giving 2 Grow payments to the Church of Scotland in Edinburgh of £37,534 and this was paid in full. Full details of the expenditure are detailed in Note 4 of the Accounts.

The Trinity Designated Fabric Fund is used to fund one off small fabric repairs/maintenance costs. No expenditure was made from this Fund during 2024.

The Kildrum/St Mungo's Fabric Fund is historically a Restricted Fund and is used to fund repairs and maintenance to St. Mungo's Hub, Kildrum sanctuary and halls.

The Church Properties Maintenance Fund was established to meet major repairs to the Church buildings. During the year, £15,000 was drawn down from this Fund, of which £7,240 was used to pay Architects' Fees incurred in relation to the re-design of the church interior, Session House and parking area. After other expenditure net of income, a balance of £6,550 was transferred to the Trinity Fabric Fund to cover the power supply costs which are expected in 2025.

The Appendix details other funds held by the General Trustees for the benefit of the congregation. These are the proceeds of the sale of the Trinity manse and the St. Mungo's manse and the Consolidated Fabric Fund.

We continue to be very grateful for the continued support and generosity of the congregation during 2024 which has ensured that we were able to meet all of our financial obligations.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £66,709 of which £13,910 had been designated for fabric fund, £436 for the Sunday School and £33 for the Ladies Circle. The remaining balance of £52,330 represents about five months expenditure. This is short of the desired reserves and the Trustees hope to improve on this in the coming year.

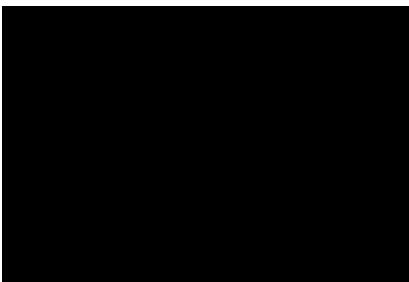
The Church also held £105,393 of restricted funds which have been provided for the purposes specified in Note 2.

**Cumbernauld: Trinity Parish Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2024**

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board 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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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,



Session Clerk

26 March 2025

Date

Cumbernauld: Trinity Parish Church of Scotland

Independent Examiner's Report to the Trustees of Cumbernauld: Trinity Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 14 to 19.

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.

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. 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations 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.

Signed:

Name:

Address:

Date:

26 March 2025

Cumbernauld: Trinity Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

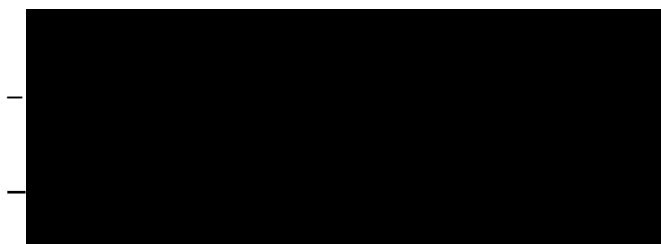
		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note	£	£	£	£
Donations	3	67,691	575	68,266	52,182
Legacies		-	-	-	500
Activities for Generating Funds		2,822	-	2,822	3,725
Bank & Deposit interest		544	3,841	4,385	3,484
Investment income		328	-	328	274
Collections for third parties	6	-	659	659	1,018
		71,385	5,075	76,460	61,183
Rental of premises		7,771	-	7,771	344
Receipts from General Trustees		2,135	-	2,135	-
Transfer of Union Balance		29,944	43,082	73,026	-
Insurance Claim		600	-	600	-
Weddings & Funeral Donations		1,040	-	1,040	1,996
Other Receipts		1,601	389	1,990	82
<u>Total Receipts</u>		114,476	48,546	163,022	63,605
<u>Payments</u>	4				
Costs of generating funds		936	-	936	676
Charitable activities		82,064	10,994	93,058	85,140
Distribution of third party collections		-	659	659	1,018
Governance costs		400	-	400	375
<u>Total Payments</u>		83,400	11,653	95,053	87,209
Excess / (Deficit) of Receipts over Payments for the year before transfers		31,076	36,893	67,969	(23,604)
Transfers between funds		10,645	(10,645)	-	-
Surplus / (Deficit) for the year		41,721	26,248	67,969	(23,604)

Cumbernauld: Trinity Parish Church of Scotland
Statement of Balances
At 31 December 2024

	Note	Unrestricted funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward		24,988	79,145	104,133	127,737
Movement in year:					
(Deficit) / excess of Receipts over Payments for the year		41,721	26,248	67,969	(23,604)
Bank & deposit balances carried forward		<u>66,709</u>	<u>105,393</u>	<u>172,102</u>	<u>104,133</u>
 <u>Investments at market value</u>					
Points North Residual Fund (cost £6,328)		<u>-</u>	<u>6,050</u>	<u>6,050</u>	<u>5,995</u>
 <u>Other Assets</u>					
Gift Aid Receivable (General Fund)		5,330	-	5,330	2,139
Other accrued income (Church Properties Maintenance Fund)		<u>-</u>	<u>282</u>	<u>282</u>	<u>870</u>
Total Other Assets		<u>5,330</u>	<u>282</u>	<u>5,612</u>	<u>3,009</u>
 <u>Liabilities</u>					
Accrued expenditure (General fund)		<u>420</u>	<u>-</u>	<u>420</u>	<u>400</u>

The accounts were approved by the Kirk Session on 26 March 2025

For and on behalf of the Kirk Session



Session Clerk

Treasurer

Cumbernauld: Trinity Parish Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 2024, [REDACTED], a trustee, received remuneration for pulpit supply services provided totalling £750 (2023: £580).

2. Movement in funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Trinity Designated Fabric Fund	7,247	113	-	6,550	13,910
Trinity Designated Sunday School Fund	430	6	-	-	436
Trinity General Fund	17,311	66,656	(49,872)	-	34,095
Kildrum/St Mungo's General Fund	-	45,153	(31,163)	4,295	18,235
Designated – Ladies Circle Fund	-	1,078	(895)	(150)	33
	<u>24,988</u>	<u>113,006</u>	<u>(81,930)</u>	<u>6,550</u>	<u>66,709</u>
Restricted funds					
Church Properties Maintenance Fund	73,423	5,307	(9,920)	(6,550)	62,260
Third Party Collections	-	659	(659)	-	-
WW1 Memorial Fund	5,722	-	-	-	5,722
Kildrum/St Mungo's Fabric Fund	-	44,050	(2,544)	(4,095)	37,411
	<u>79,145</u>	<u>50,016</u>	<u>(13,123)</u>	<u>(6,550)</u>	<u>105,393</u>
Total funds	<u>104,133</u>	<u>163,022</u>	<u>(95,053)</u>	<u>-</u>	<u>172,102</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property. No expenditure was made from this fund in 2024.

Sunday School Fund: There is no longer a Sunday School at Cumbernauld Trinity Parish Church. The remaining funds will be transferred to the General Fund in 2025.

The Ladies Circle Fund: these are solely for the use of the Ladies Circle at the St Mungo's Hub.

Purpose of Restricted Funds

Church Properties Maintenance Fund: This fund is used for major maintenance to the church, manse and Session House. During the year, £15,000 was drawn down from this Fund, of which £7,240 was used to pay Architects' Fees incurred in relation to the re-design of the church interior, Session House and parking area. After other expenditure net of income, a balance of £6,550 was transferred to the Trinity Fabric Fund to cover the power supply costs which are expected in 2025.

Third Party Collections: This fund records donations received on behalf of other charities from special

offerings and other fundraising, which are passed directly on to those other charities.

Cumbernauld: Trinity Parish Church of Scotland

Notes to the Accounts (continued)

2. Movement in funds (continued)

Purposes of Restricted Funds (cont)

WW1 Memorial Fund: This was a grant received to commemorate the anniversary of the end of WW1. Work is still ongoing to identify all the missing names from the memorial. It is intended that a more detailed website will be developed in 2025.

Points North Residual Fund (held as investments): The Points North Residual Fund represents unspent funds secured for the Points North Project. The Points North Project was created to explore missional opportunities in the area north of the M80.

Kildrum / St Mungo's Fabric Fund: funds introduced from the Union with Kildrum & St Mungo's will be used for ongoing repairs and maintenance of the St Mungo's Hub and Kildrum Church and Halls.

3. Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
WFO Scheme (non Gift Aid)	2,744	-	2,744	1,738
Gift Aid Donations	36,259	-	36,259	28,322
Tax Recovered on Gift Aid Donations	10,223	-	10,223	7,953
Ordinary Offerings (Open Plate)	3,543	-	3,543	1,923
Other Offerings, Donations etc	16,271	575	16,846	12,246
From Congregational organisations	787	-	787	
	<u>69,827</u>	<u>575</u>	<u>70,402</u>	<u>52,182</u>

Cumbernauld: Trinity Parish Church of Scotland
Notes to the Accounts (continued)

4. Analysis of Payments

Costs of generating funds				
Fund Raising	780	-	780	518
Offering envelopes	156	-	156	158
	936		936	676
Charitable activities				
Giving 2 Grow allocation	37,534	-	37,534	36,153
Presbytery dues	4,714	-	4,714	1,675
Minister's expenses	1,122	-	1,122	5,081
Ministerial Assistance	480	-	480	1,200
Pulpit supply	1,945	-	1,945	1,620
Other staffing costs	5,261	-	5,261	5,029
Fabric repairs & maintenance	10,268	3,754	14,022	3,331
Council Tax	832	-	832	3,506
Heat and light	9,582	-	9,582	5,048
Insurance	5,153	-	5,153	2,334
Other building costs	-	7,240	7,240	16,680
Hall Lets	57	-	57	83
Photocopier Lease	1,054	-	1,054	1,358
Printing, stationery and postage	418	-	418	623
Life and Work	-	-	-	42
Publicity & Advertising	600	-	600	-
Other expenses	1,474	-	1,474	812
BT wifi costs	675	-	675	565
Congregational Organisations	895	-	895	-
	82,064	10,994	93,058	85,140
Collections paid to Third Parties	-	659	659	1,018
Governance costs				
Independent examiner's fees	400	-	400	375
Total Payments	83,400	11,653	95,053	87,209

Cumbernauld: Trinity Parish Church Of Scotland

Notes to the Accounts (continued)

5. 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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

6. Collections for Third Parties

	2024	2023
	£	£
Tony's Safe Place	98	-
British Red Cross	204	-
Strathcarron Hospice	357	47
SiMBA	-	486
DEC Turkey-Syria Earthquake	-	145
British Red Cross Morocco Earthquake	-	100
British Red Cross Libya Floods Appeal	-	100
Glasgow City Mission	-	93
Positive Action in Housing	-	47
	659	1,018

**APPENDIX: FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

161075 Cumbernauld Trinity

Consolidated Fabric Fund

CAPITAL ACCOUNT	2024
	£
Credit balances held at 31 December at cost	<u>206,329</u>
Market value of balances at 31 December	<u>206,329</u>
 REVENUE ACCOUNT	
Credit balance at 31 December	<u>15,508</u>
 TEMPORARY ACCOUNT	
Credit balance at 31 December	<u>320,377</u>