

Cathcart United Free Church

Scotland · Charity number SC001573

Details

Status	Active
Legal form	Unincorporated association
Part of	United Free Church Of Scotland General Council (SC008167)
Registered	1939-06-01
Register	View on the OSCR register

Contact

Address	42 Earlspark Avenue Newlands Glasgow G43 2HW
Website	www.cathcartuf.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a congregation of the United Free Church of Scotland. We offer regular public worship and seek to live out the Christian gospel in our local community and beyond.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: the advancement of religion

Geography

- **Main operating location:** Glasgow City
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£56,336	£39,440	-	0
2023-12-31	£45,312	£41,037	-	1
2022-12-31	£57,879	£44,298	-	0
2021-12-31	£58,120	£63,647	-	0
2020-12-31	£56,399	£92,341	-	0

Accounts

CATHCART UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No.SC001573

A Congregation of the United Free Church of Scotland,
Charity No.SC008167.

Congregation Report and Accounts

Year to 31 December 2024

Principal place of worship and of Congregation activities:

7 Struan Road, Cathcart, Glasgow, G44 3AT

Congregation Report and Accounts

Year to 31 December 2024

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**Office Bearers, Trustees, and Members of the Courts of the
Congregation during year to 31 December 2024**

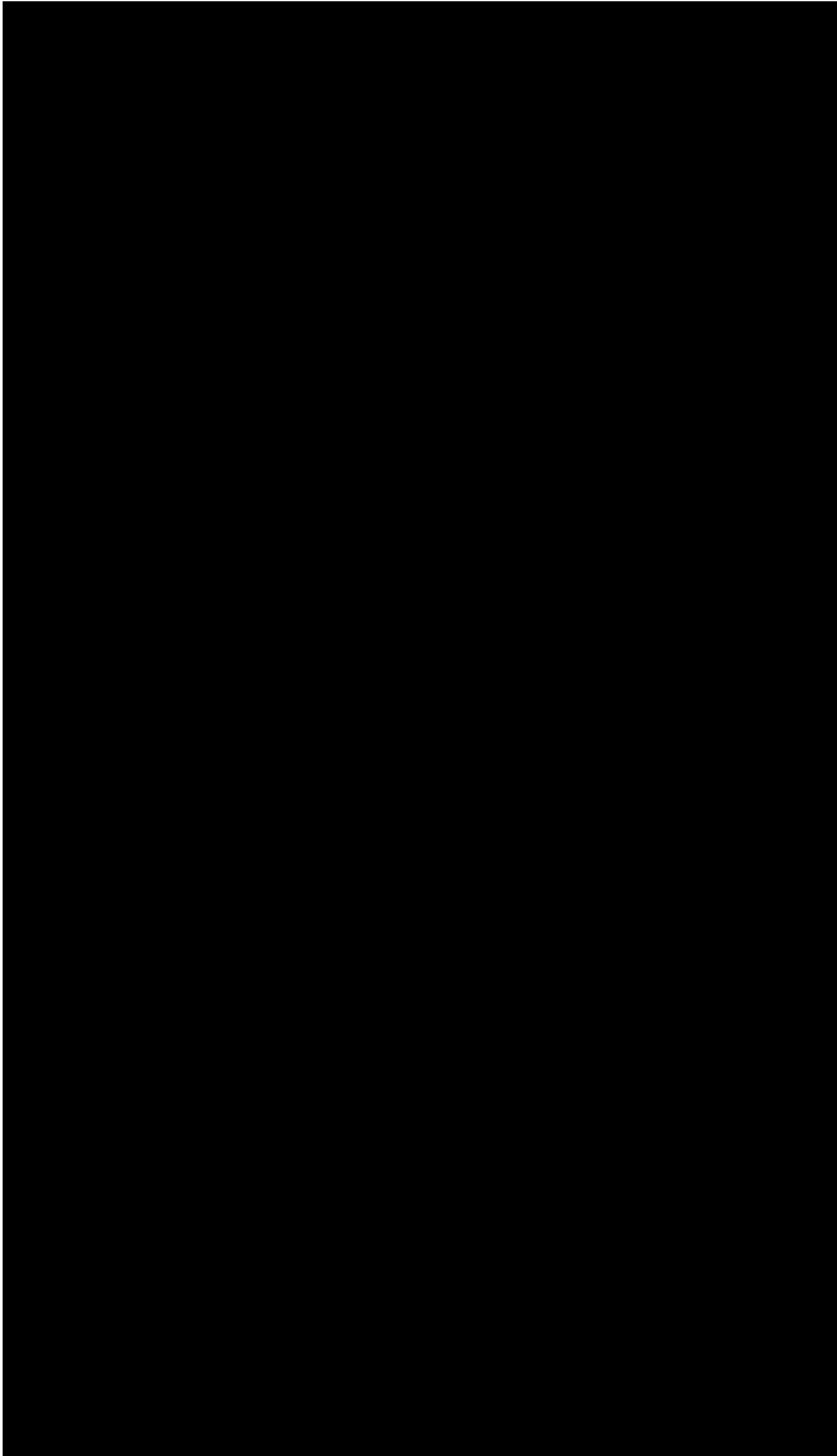
Interim Moderator

Office Bearers	Session Clerk Clerk to Board Treasurer
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Property Trustees (*ex Officio*)

Kirk Session	Interim Moderator Ministry Assistant Session Clerk Elders:-
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Congregational Board	Interim Moderator Clerk Elders Treasurer Elected Members:-
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Italics – appointed/resigned during the year.

Bankers	Bank of Scotland
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Independent Examiner	Miss Anne Bryce
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Congregation Report year ending 31 December 2024

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of Glasgow and The West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Interim Moderator of this Congregation is appointed by the Presbytery of the Glasgow and the West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

The Interim Moderator, with the regular input of visiting preachers and elders, maintain the conduct of worship and with the faithful care of the Kirk Session and others in the congregation provide pastoral care to members and families, to adherents and to others in the community. We are still in a position of vacancy but have permission from presbytery to call a new minister and continue to work towards filling that position.

Cathcart United Free Church has throughout the past year continued to provide a Christian witness in the local community and beyond, by equipping, teaching, nurturing and supporting members and adherents to live out the gospel of Christ. The church has provided a place of Christian worship and teaching at Sunday morning services with joint evening services normally held in Cathcart Church of Scotland. Morning services are now hybrid with people able to attend in person or on zoom. Services are also streamed on Youtube. Wednesday services, in our building but held jointly with Cathcart Church of Scotland, continue to be popular and are reflective in nature.

Church housegroups have also provided an informal setting for Bible study, prayer and Christian fellowship. The church continues to offer its premises for use by an AA Group and there is a weekly prayer meeting for the congregation. In addition there are joint prayer meetings held once a month on a Saturday morning and a Wednesday evening. The church has also enthusiastically supported any inter church activities in the area, like joint evening services, Christmas Services, Communion Services and through joint house-groups and prayer meetings. Cathcart UF also work in partnership with Cathcart Church of Scotland regarding the running of Moments Café (a dementia friendly coffee afternoon). At Easter and in the summer two holiday clubs were held and the café for parents and others was held in Cathcart UF Church – in the garden if the weather permitted.

The holiday clubs were two of the many activities run throughout the year by Cathcart Youth Ministry Partnership (CYMP) which is an initiative of Cathcart Baptist Church, Cathcart Church of Scotland and our own congregation with each contributing financially and providing three trustees. A full-time worker is employed and CYMP does much valuable work among children, teenagers and families in the local community. This year we have begun our successful “Brunch at the Bothy” once a month where people can drop in for a breakfast roll and tea/coffee and take part in discussions. We have offered the “Word One to One” training, taken part in the Tearfund Quiz and also continued to look at new and innovative ways to share Christ within our community.

The congregation has also provided financial and prayer support to the work of Christian mission within Scotland and beyond.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 (‘the 2005 Act’) and the Charities Accounts (Scotland) Regulations 2006 (‘the Regulations’) and being a charity with an annual gross income less than £500,000, the Financial Statements of this Congregation set out on pages 8 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2023 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

Over the year the general fund had income of £56,336.22 and expenditure of £39,439.76 This shows a surplus of around £16,896.46. This has arisen in part to no longer paying a stipend. This year we have also continued to benefit from a legacy left to us by a member and this amounted to £12,500.00. This legacy fund was used this year to finance the work done to renovate the rear premises of the church and we now have a modern kitchen and 2 toilets which meet all present building standards. Session fund increased by around £500 which is funds raised by Moments cafe.

Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to the Accounts.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

6. Land and Property

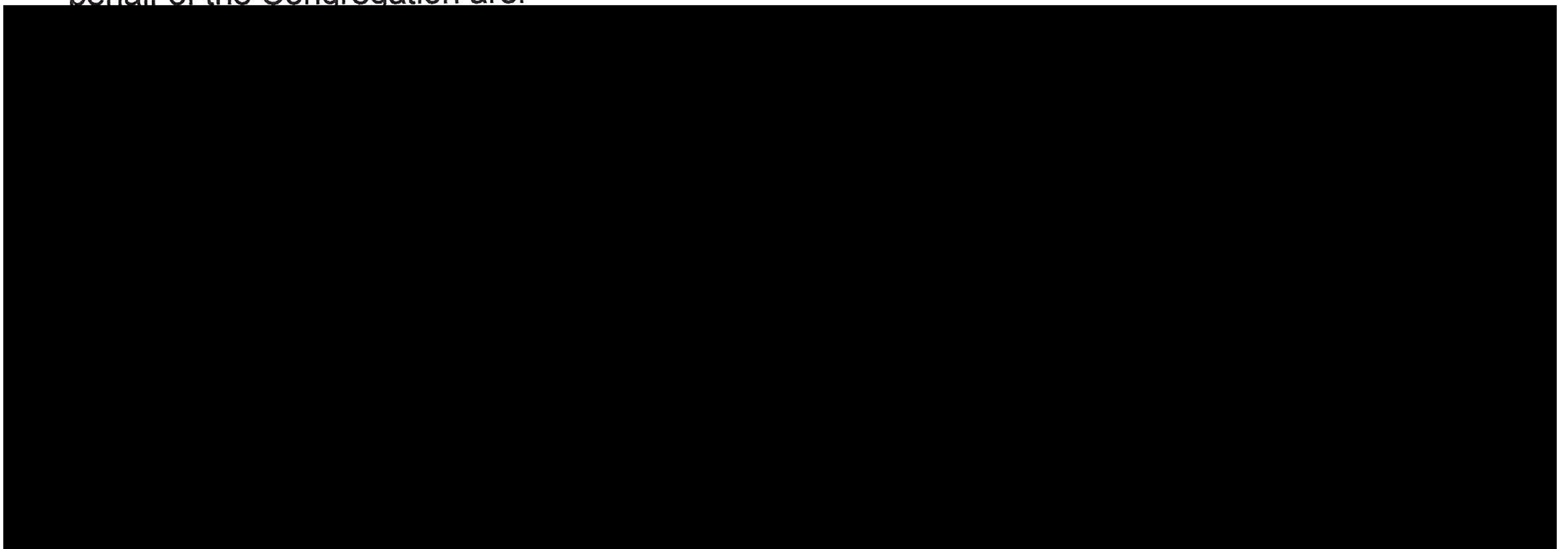
Land and Property consist of the Church and its small hall together with fittings and furnishings therein (including communion and other ecclesiastical articles). These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value has been placed on these Assets. The Congregation owns a Manse. As a Congregation with no minister at present, the Manse is presently let to tenants.

7. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2023 is on page 6.

8. Approval of Congregation Report and Financial Statements

The Annual Report and Accounts were approved by the Congregational Board at their meeting on 16 January 2025 and by the Congregation at the Annual General Meeting held on 23 February 2025. The Office Bearers authorised to sign the Report and Accounts on behalf of the Congregation are:-



Independent Examiner's Report to

Congregation of Cathcart United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ended 31 December 2024 which are set on pages 3 to 5 and 7 to 9.

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Financial Statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Financial Statements 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 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts and seeks explanations from the office bearers and trustees concerning 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 report and accounts.

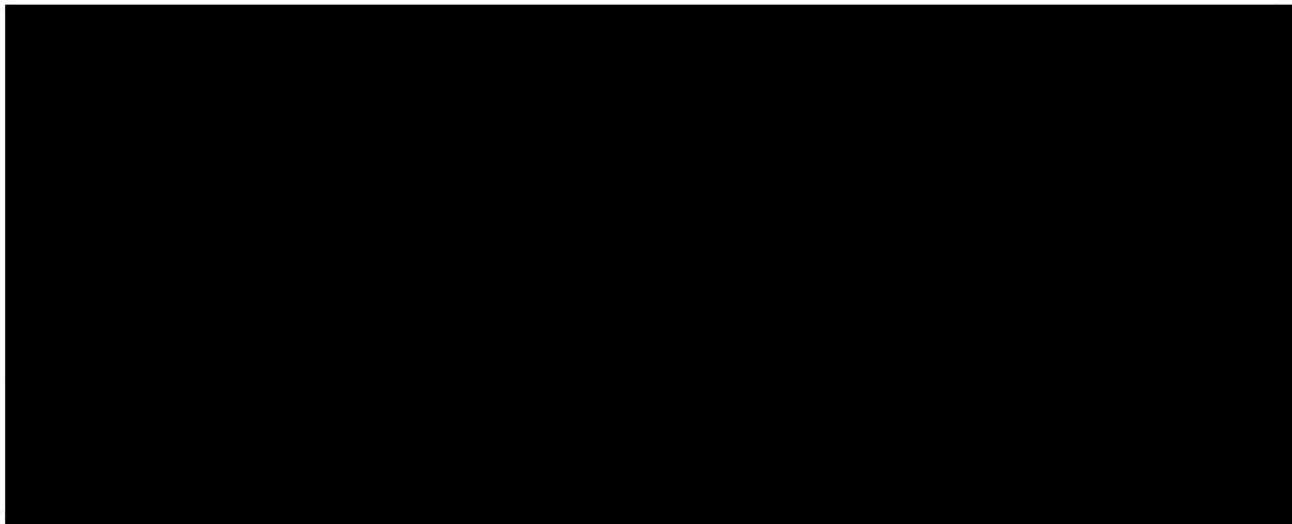
Independent Examiners Statement

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 a report and Financial Statements 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 Report and Financial Statements to be reached.

Signed: 

Name: 

Address: 8 Kingshill Drive, Glasgow, G44 4QX

Date: 4 February 2025

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

Fund	Nature of Fund	Balance 01.01.24	Receipts	(Payments)	Surplus (Deficit)	Net Fund Transfers	Net change on fund	Balance 31.12.24	Held as follows:	
		£	£	£	£	£	£	£		
General	Unrestricted Note 1	78,582.36	56,336.22	(39,439.76)	16,896.46	-	16,896.46	95,478.82	B of S Treasurers	104,268.77
Legacy	Unrestricted Note 3	187,509.74	12,500.00	(92,789.66)	(80,289.66)	-	(80,289.66)	107,220.08	Savings Shared Int	100000
Mission	Restricted Note 4	1,812.15	-	0.00	-	-	0.00	1,812.15	Account	628.45
Session	Restricted Note 5	747.03	500.00	0.00	500.00	-	500.00	1,247.03	Nat Saving Account	860.86
Total Congregation Funds		268,651.28	69,336.22	(132,229.42)	(62,893.20)	-	(62,893.20)	205,758.08		205,758.08

Notes to the Financial Statements for the year ending 2023

Nature of Congregation Funds		
General	Unrestricted	Note 1
Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purposes.		
Fabric	Restricted	Note 2
Closed this line this year - now part of general line.		
Legacy	Unrestricted	Note 3
Kept as a general reserve although may be used by Office Bearers for specific projects. At this moment this is being used for funds for potential renovations.		
Mission	Restricted	Note 4
Funds to be used to support people working in full time service in the UK or abroad.		
Session	Restricted	Note 5
To be used by the Session for benevolent purposes for members, adherents and those in the local community.		

Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Property	Church Manse	Note 7	Congregation property is held for the use of the congregation in fulfilling its aims and mission to its members, adherents and the community it serves, not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 8	There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 9	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation.

Approval of Congregation Financial Statements for the Year ending 31 December 2023
as set out on Pages 7, 8 and 9 by Office Bearers authorised to sign.

		_____	Rev John Fulton
		_____	Mrs Morag Steven
		_____	Miss Shelagh Coulter

Cathcart United Free Church of Scotland
Receipts and Payments for the Year ending 31 December 2024 (Comparative year to 31 December 2023)

Fund	Notes					Total 2023 £
	General Unrestricted £	Legacy Unrestricted £	Mission Restricted £	Session Restricted £	Total 2024 £	
Receipts						
	Open				3,342.03	3,418.41
	Freewill				1,200.00	1,150.00
	Freewill (gift aid)				27,090.00	28,080.00
	Gift Aid Tax Refund				12,342.41	0.00
Offerings	Session Fund		0.00	0.00	0.00	0.00
	Sub Totals	43,974.44	-	-	43,974.44	32,648.41
Donations	Assembly Schemes	220.00			220.00	130.00
	General	745.15			745.15	738.20
	Women	200.00			200.00	
	Sub Total	1,165.15	-	-	1,165.15	868.20
Other	Bank Interest	0.00			0.00	-
	Rent on Manse	8,201.00			8,201.00	8,880.65
	Use of Halls - AA	1,180.00			1,180.00	1,120.00
	Calendars	111.20			111.20	300.00
	Brunch at the Bothy	198.01			198.01	-
Events	Moments Café			500.00	500.00	470.00
	Sub Total	9,690.21	-	-	10,190.21	10,770.65
	Garden Party				0.00	200.00
	Sub Total	-	-	-	-	200.00
	Extra-Ordinary		12,500.00		12,500.00	162,500.00
Missions	Matthew Johnston Bequest					
	Sub Total	-	12,500.00	-	12,500.00	162,500.00
	Various Charities	1,506.42			1,506.42	1,294.70
	Sub Total	1,506.42	-	-	1,506.42	1,294.70
Total Receipts		56,336.22	12,500.00	-	500.00	69,336.22
						208,281.96

Payments

Ministry

Stipend
Pulpit Supply
Int Moderator Fee and Exp

0.00
1,990.00
300.00

0.00
1,990.00
300.00

0.00
2,920.00
600.00

Sub Total

2,290.00

-

-

-

2,290.00

3,520.00

Other Salary

C. Officer

5,979.96

5,979.96

5,979.96

Sub Total

5,979.96

-

-

-

5,979.96

5,979.96

Property

Council Tax

2,665.71

2,665.71

2,538.37

Insurance

5,023.27

5,023.27

5,136.10

Heat and Light

261.16

261.16

231.52

Bin Collection

3,987.17

3,987.17

2,623.00

Repairs - Upkeep

1,323.54

1,323.54

1221.55

Internet

264.00

264.00

252.00

Sub Total

13,260.85

-

-

-

13,260.85

11,750.54

Other

Stedfast Magazine

348.92

348.92

435.00

Copyright

4,400.00

4,400.00

4,400.00

Youth Work

4,961.50

4,961.50

7,398.49

Miscellaneous

610.72

610.72

672.63

Stationery/catering etc

10,585.14

-

13,158.12

Sub Total

10,585.14

-

-

-

10,585.14

13,158.12

Contributions

Denomination

5,535.00

5,535.00

4,933.50

Presbytery

132.00

132.00

-

Sub Total

5,667.00

-

-

-

5,667.00

4,933.50

Extra-Ordinary

Renovation

92,789.66

92,789.66

0.00

Sub Total

0.00

92,789.66

0

0

92,789.66

0.00

Mission

Other Charities

1,656.81

1,656.81

4,694.70

Sub Total

1,656.81

-

-

-

1,656.81

4,694.70

Total Payments

39,439.76

92,789.66

-

-

132,229.42

44,036.82

Surplus (Deficit) Net Receipts (Payments)

Transfers Between Funds

Net Movement on Funds

16,896.46

(80,289.66)

0.00

500.00

(62,893.20)

164,245.14

164,245.14

CATHCART UNITED FREE CHURCH OF SCOTLAND ACCOUNTS 2024
SUPPLEMENTARY SHEET

Supp		Supp		
Details/Analysis of 'Receipts':-		Details/Analysis of 'Payments':-		
	£		£	
1 Receipts for Donations				
Funeral Donations	200.00			
Anonymous	305.00			
Cairndow donation	40.00			
Stedfast	150.00			
After Service Tea	50.15			
	<u>745.15</u>			
2 Receipts for Missions/Charities				
Guide Dogs for the Blind	103.00			
Tearfund - Harvest	539.42			
Tearfund - Big Quiz	364.00			
Glasgow City Mission	500			
	<u>1,506.42</u>			
3 Property				
Council Tax		Church	Manse	Total
Insurance	1,926.75		738.96	2,665.71
Heat and Light	5,023.27			5,023.27
Gardening	1,744.00			1,744.00
Bin Collection	261.16			261.16
Internet	1,323.54			1,323.54
Cleaning Materials	399.35			399.35
Fire Alarm Maintenance	216.00			216.00
Guttering etc	220.00			220.00
Manse Roof			320	320.00
Car Park - chips	450.00			450.00
General expenses - light bulbs etc	307.82			307.82
General repairs to manse			330	330.00
	<u>11,871.89</u>	<u>1,388.96</u>	<u>13,260.85</u>	
4				
Miscellaneous - payments				
Honoraria	3,950.00			
Calendars	232.50			
Commissioners Expenses	65.00			
Gift for Adrian	100.00			
Keys	14.00			
Colin Brown Retiral Gift	100.00			
Donation to J McKinnon	200.00			
Donation to Women's Day	300.00			
	<u>4,961.50</u>			