

# Springfield Cambridge Church of Scotland, Bishopbriggs

Scotland · Charity number SC005642

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1941-08-05
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** 49 Springfield Road  
Bishopbriggs  
Glasgow  
G64 1PN

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Church of Scotland Congregation

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

**Objectives:** The advancement of religion.

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£217,580	£162,268	-	4
2024-12-31	£161,633	£165,525	-	4
2023-12-31	£152,812	£152,444	-	4
2022-12-31	£164,575	£171,820	-	4
2021-12-31	£237,280	£243,109	-	5
2020-12-31	£135,957	£151,093	-	4

**Springfield Cambridge Church of Scotland, Bishopbriggs**

Scotland - Charity number SC005642

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# Accounts

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**Springfield Cambridge Church of Scotland,  
Bishopbriggs**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**FOR THE YEAR ENDED**

**31<sup>ST</sup> DECEMBER 2025**

**Congregation No: 160839**

**Scottish Charity No: SC005642**

**02/26**

**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Reference and Administrative Information**

Charity Name:  
Charity Registration Number:  
Congregation Reference Number:  
Contact Address

Springfield Cambridge Church of Scotland  
SC005642  
160839  
The Church Office  
49 Springfield Road  
Bishopbriggs  
Glasgow  
G64 1PN

**Kirk Session Members/Trustees**

D Armour  
M Blair  
M Brown  
S Campbell (until 2/9/2025)  
J Copeland  
E Cumming  
W Currie  
J Ditty  
R Ditty  
C Faichnie  
D Jobson (until 2/9/2025)

I Lawson  
D Lockhart  
B McLean (from 23/2/2025)  
G McMillan  
T Noon  
D Rae  
C Robertson  
J Robertson (until 2/9/2025)  
L Robertson (until 2/9/2025)  
S Robertson  
C Scott

J Scott  
F Smillie  
J Smillie  
R Stewart  
A Surgenor  
I Taylor  
J Watchorn  
C Whitley  
D Williams  
H Wilson

**Principal Office-bearers**

Minister:  
Joint Session Clerks:  
Church Treasurer:

Rev I Taylor  
C Faichnie/J Watchorn  
J Kerr

**Independent Examiner**

C McMenemy B.A., M.B.A (P.S.M.)  
31 Binnie Crescent  
Gartcosh  
Glasgow  
G69 8GN

**Bankers:**

Bank of Scotland  
Bishopbriggs

**Springfield Cambridge Church  
SC 005642**

**Trustees' Annual Report  
Year ended 31 December 2025**

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the Unitary Constitution as laid down in the Act anent Congregational Constitutions (Act XIX, 1964 as amended by Act V 2003 and Act I 2017). Hence, we have a Kirk Session dealing with matters Spiritual and matters of a Temporal Nature - Fabric and Finance. Its spiritual responsibility involves "leadership, nurturing the spirituality of the congregation and its members, caring for the spiritual welfare of the parish and parishioners, encouraging members to participate in the worship and life of the congregations, and promoting mission and evangelism in the parish".

**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 is chaired by the Minister (Moderator) and meets seven times a year. Certain responsibilities are delegated to the Moderator, the Finance Committee, the Treasurer and the Property Committee as appropriate.

## **Springfield Cambridge Church SC 005642**

### **Objectives and Activities 2025**

The aim of Springfield Cambridge Church is to make people feel welcome and to make them feel they belong. The Church tries to meet the needs of all God's people and takes every opportunity to spread the gospel message among the local community.

Springfield Cambridge Congregation is made up of people who have made Springfield Cambridge Church their spiritual home. They share a common faith and are friendly and welcoming.

2025 has been a challenging year once again due to the ongoing cost of living crisis and rising costs. However, we have managed to meet our financial obligations in full this year.

We have two services every week. Our Sunday Service is at 11.00 am and we have a mid-week Service at 11.10 am on Wednesdays. We serve Tea and Coffee after these services and the money raised goes to support Mary's Meals. Throughout the year we have additional services to mark events in the Christian Calendar. Our Communion Services are held three times per year on the first Sunday of February, June and October. We now have our services live streamed which lets any members of the Congregation who are unable to attend in person watch the service in their own home. Monday to Friday, from 10.00 am to 12 Noon, the Cambridge Chapel is open for meditation and reflection.

We are members of Bishopbriggs Churches Together and share in local ecumenical community events. Our Minister and an Elder represent us on the Presbytery Steering Group.

We have various organisations who meet regularly in our church.

The Sunday School meet during Sunday Morning worship.

The Guild meet every second Monday from September to March from 2.00 pm to 4.00 pm. There are a variety of speakers and entertainers at each meeting. The funds the Guild raise at their meetings are distributed between the Church Fabric Fund, Guild Projects and Charitable Organisations. Tea and Coffee are served at the meetings. Anyone is welcome to come along and join in with the worship and fellowship. The Guild have organised a Foodbank Collection and the donations received from the Congregation are taken to the East Dunbartonshire Foodbank.

On Tuesday afternoon, a varied programme of speakers, events and games is held by Cadder Church Men's Club and men from Springfield Cambridge and Kenmure Parish Churches are invited to join them.

On Tuesdays, The Girls' Brigade have three sections. They are Explorers, Juniors and Brigaders. On Thursdays, The Boys' Brigade have two sections. Junior Section and Company Section. The Anchor Boys meet on Fridays. The church is grateful to the Officers, Helpers and Volunteers who give their time and talents to teach their skills to the boys and girls in these Organisations.

**Springfield Cambridge Church**  
**SC 005642**

**Objectives and Activities 2025 (contd)**

The Junior and Senior Badminton Club meet on Wednesdays and Saturdays and again our thanks go to the leaders of the club who organise the coaching and matches.

Our Musical Director, Alan Craig, conducts our Praise Team at our Sunday Service. In December, Alan is the Musical Director of The Springfield Cambridge Festival Chorus and Orchestra Concert, in the Glasgow Royal Concert Hall in aid of CHAS. The Chorus and Orchestra are made up from members of Bishopbriggs Churches Together and some professional singers and musicians who give their time and talent for free. The Junior Chorus was led by Emma Fairbairn. The concert raised £40,203 bringing the total raised for CHAS to an amazing £542,224.

There are three halls which a variety of local community groups use. We have Dance UK, 2 Yoga Classes, Village Patchers, Sports Squad, Tai Chi and The City of Glasgow Wind Orchestra. These Groups generate much needed income for our church. We also have Mother and Toddlers and Childminders who are low-cost non-profit making facilities.

Our church has been designated as emergency accommodation for the local Nursing Home.

We have a Church Facebook Account and a Church Website which provide details of upcoming events, celebrations and information about the church.

## **Springfield Cambridge Church SC 005642**

### **Achievements and Performance 2025**

As at 31<sup>st</sup> December we have 447 members on our Congregational Roll. Church attendance is an average of 123 each week. We had 3 Baptisms and 3 Weddings this year.

The local Parish Grouping is made up of three churches. Cadder Parish Church, Kenmure Parish Church and Springfield Cambridge Parish Church. There are three representatives and our Moderator serving on this group. As part of the ongoing Mission Plan, Cadder Church and Kenmure Church have agreed to enter into a Linkage which will allow them to call a minister which they will share. Springfield Cambridge will remain on Full (unrestricted) Tenure with an allocation of 1 minister. These changes will require a revision to the existing Parish Grouping.

On Sunday 23/2/25, William (Bill) McLean was elected to be a Ruling Elder and the Kirk Session, having adjudged him to be qualified for that office, has sustained his election. He was welcomed by the Kirk Session and given the Right Hand of Fellowship. He received a Certificate of Admission and a small token of welcome.

Our Church Officer, Jim Tonner, has decided to retire in March 2026 after 40 years unstinting service. He will begin a phased period of retirement from October to March. Euan Russell has been appointed by the Kirk Session as Jim's replacement and will work with Jim part time and take over his full-time post on 1 April 2026.

The Boys' Brigade Company celebrated their 90th Anniversary in 2025 with the whole company getting together for a 90<sup>th</sup> party. Every boy was given a 90<sup>th</sup> Anniversary Badge and a water bottle with the 90<sup>th</sup> Logo on it. At the end of session service, an Awards Board tracking the King's men and Queen's men during the last nine decades, was unveiled by John Semple and Captain John Armour and dedicated to the glory of God.

The Company Section have had a busy year with National Competitions taking place. They have also worked on their badge work. In May 2025 Noah Lowry was presented with his President's Badge which is the second highest award in the BB and will start work on his King's Badge next year.

The Junior Section completed three challenges for their 90<sup>th</sup> Anniversary. They collected 90 tins/jars of food for the foodbank, planted 90 summer bulbs for the church and had a sponsored 90 minutes games night. The boys were also practising for the International Team Games and working on their badgework. Margaret Gibbons, one of the officers, retired this year after 25 years of valued service.

The Anchor Boys took part in lots of activities and games throughout the session. They held a very successful Coffee Morning and Family Quiz Night. The boys took part in a 7 foot long Lego Fire Walk as part of the Company's 90<sup>th</sup> Celebration.

The Girls' Brigade commissioned a new officer, Catherine Smillie, in to the 65<sup>th</sup> Glasgow Company. A Team of Brigaders won the Divisional Collage Competition with a representation of the Glasgow Botanical Gardens. The Girls gifted a garden bench to the church and each section planted flowers in tubs as part of their badge work.

## **Springfield Cambridge Church SC 005642**

### **Achievements and Performance 2025 (contd)**

The Fundraising Group held various events this year. They had a Quiz and Fish Supper Night, Sparkling Afternoon Tea, Summer Hamper, Smartie Tube Challenge, Quiz Sheet and Sweetie Jar Challenge and an Advent Hamper. The total raised was £2,675 (excluding Gift Aid Tax Recoveries).

The Church has a Recycle for Profit Scheme and this has raised £812.95 since it was started. We are also registered with Easyfundraising where members of the congregation, who shop online, help to raise funds for the church at no extra cost to themselves. We have received £1335.61 since we signed up to this scheme.

We have a library in our Session Room and there is a varied selection of books for adults and children available to borrow or purchase. The money raised has gone to help our Fabric Fund.

In September the church was decorated for our Harvest Service by the Flower Committee. A collection was held and the money raised and food donated were sent to the Lodging House Mission and East Dunbartonshire Foodbank.

At our annual Gift Service in December, the Congregation were asked to donate Tesco Gift Vouchers or cash which were sent to help with the work of the Asylum Seekers at St Rollox Parish Church and to the local East Dunbartonshire Foodbank. The total raised was £764.

The following charities also received donations from the Congregation. UNICEF from our annual Jar of Grace Appeal £784 (excluding Gift Aid), Christian Aid £755, Mary's Meals £574, Poppy Scotland £188 and the Lodging House Mission £1060.

Our congregation continues to be a base for training ministers. In October we welcomed our Student Minister, Euan Gibb, who will be with us for 6 months.

Stewardship activities in 2025 have centred around ensuring Tax efficient givings are encouraged and targeted. Plans for a more directed stewardship drive in 2026 are planned.

## **Financial Review of 2025**

### **SUMMARY**

GENERAL FUND OFFERINGS DECREASED BY 3.3% YEAR ON YEAR WITH OUR WEEKLY OFFERINGS COMING FROM AN EVER DECREASING NUMBER OF MEMBERS.

OPEN PLATE OFFERINGS DECREASED BY AROUND 25% COMPARED WITH 2024 ALTHOUGH SOME PREVIOUS ADD HOC CASH CONTRIBUTORS ARE NOW ON STRUCTURED GIVER PLANS WITH STANDING ORDERS OR ENVELOPES.

INCOME FROM OUTSIDE AGENCIES INCREASED BY 4% IN 2025 WHEN COMPARED WITH 2024 WITH OUR BIGGEST CONTRIBUTORS BEING DANCE UK AND SPORTS SQUAD..

THE CHURCH FUND RAISING GROUP RESUMED ACTIVITIES RAISING £3,072 FOR THE FABRIC FUND.

BOOK SALES, RECYCLE FOR PROFIT AND THE CHURCH WEBSHOP CONTINUE TO GENERATE A STEADY INCOME FLOW FOR THE FABRIC FUND WHICH IS MUCH APPRECIATED.

3 UNRESTRICTED LEGACYS TOTALLING £65,691 WERE RECEIVED DURING 2025 AND ALLOCATED TO THE FABRIC FUND.

5 NEW GIFT AID STANDING ORDERS AND 6 NEW FWO STANDING ORDERS SET UP BY MEMBERS DURING 2025.

INCOME FROM THE CARD MACHINE THAT WAS ACQUIRED IN 2024 CONTINUES TO GROW STEADILY WITH THE DEVICE BY UTILISED WHERE POSSIBLE..

PayPal, WHICH WAS SET UP AS A METHOD OF GIVING IN APRIL 2020 CONTINUES TO AVAILABLE AS A METHOD OF GIVING BY ONE MEMBER .

GIVING TO GROW ALLOCATION OF £70,721 AND PRESBYTERY DUES OF £3,945 PAID IN FULL.

The principal source of income for Springfield Cambridge Church comes from Weekly Offerings with Standing Order and Envelope giving remaining the most popular ways of giving. Continuous emphasis is placed on "Tax Efficient Giving" for those members whose circumstances allow and it is pleasing to note that 85p in each £1 of offerings received in 2025 was Gift-Aided compared with 82p in 2024. The number of members giving "Tax Efficiently" as at 31<sup>st</sup> December 2025 was 131 as against 139 at the 1<sup>st</sup> January 2025. There are also another 4 members who regularly give Tax Efficiently to any appeals that take place during the year depending on their own tax situation. As a congregation we continue to take maximum advantage where possible of the Gift Aid Small Donation Scheme (GASDS) that was first introduced on 6<sup>th</sup> April 2013 which means that we can claim tax relief on the first £8,000 of small cash donations in the offering plate.

## **Financial Review of 2025 (CONTD)**

As well as Income from Offerings we also received generous donations in 2025 from The Guild ,The 65th Glasgow Girls' Brigade Company and the Badminton Club. In 2025 we also received £23,039 (2024-£21,949) in donations/contributions from the outside agencies who regularly use our halls. We maintain an excellent relationship with all the outside agencies who use our premises and the Trustees recognise the positive financial benefits this brings to Springfield Cambridge Church. There is a minimal cost to the church apart from heating and lighting for the Outside Agencies as most of the "opening/closing" of the Church Buildings is carried out by volunteer members.

In 2025 we continued to upgrade the buildings where appropriate in line with our present financial situation. We are indebted to our Church Officers and Deputy Church Officers and the Tuesday/Thursday morning work parties who do so much to maintain the church buildings.

The General Fund in 2025 shows a deficit for the year of £4,986. £659 has been transferred to the Manse Fund as at the year-end and £8,500 transferred from the Fabric Fund to the General Fund which gives a General Fund balance of £392 as at 31<sup>st</sup> December 2025.

As at 31<sup>st</sup> December 2024 we were still awaiting settlement of outstanding tax claims from HMRC of £3,500 which once settled will have a positive effect on our finances in 2026. We are very grateful for all the work that our Gift Aid Convenor David Lockhart does during the year.

We are members of The Church of Scotland Energy Scheme for Electricity and Gas which is administered by the General Trustees with Fixed Price contracts until March 2027. Under the existing agreement prices increased by over 100% and we are feeling the impact of this huge increase.

We received a 100% exemption from water charges in year 2025 and this will continue in 2026. This exemption is granted on the basis of our income in previous years

Many Challenges lie ahead in 2026 with the increasing cost of living for people affecting our income and expenditure. Costs continue to increase across the board with our main areas of expenditure being our Giving to Grow/Presbytery contributions, Staffing Costs along with Energy Costs.

Despite the ongoing cost of living crisis which is felt by everyone across the country many of our members continue to give very generously to Springfield Cambridge on an ongoing basis and we as the Trustees are most grateful for each financial contribution last year.

## **Reserves Policy**

At the year end the Church held unrestricted funds of £98,030 in the Fabric Fund. The General Fund had a balance of £392 as at 31<sup>st</sup> December 2025 after transferring £659 to the Manse Fund. £8,500 was also transferred into the General Fund from the Fabric Fund during 2025. Finally, £1,500 was transferred from the Guild Fund to the Fabric Fund during the year. Additional Unrestricted funds are also held as set out in Note 2.

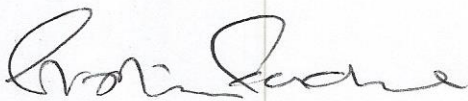
The church also held £7,473 of restricted funds as at the 31<sup>st</sup> December 2025 (£7,980-31<sup>st</sup> December 2024). The purposes of all funds are set out in note 2 forming part of the financial statements for the year ended 31<sup>st</sup> December 2025 along with the level of reserves held.

The Reserves are held to cope with any unexpected items of expenditure that may occur during the year.

## **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 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,



**Session Clerk**

**22nd February 2026**

**Independent Examiner's Report to the Trustees of Springfield Cambridge Church**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 12 to 16.

**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**

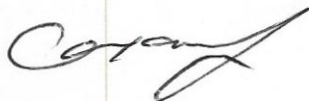
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration 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.

SIGNED:



**Colin McMenemy B.A, M.B.A (P.S.M.), 31 Binnie Crescent, Gartcosh, Glasgow, G69 8GN**

**22nd February 2026**

**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Receipts and Payments Account**  
**for the year ended 31 December 2025**

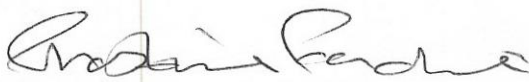
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>					
Donations	3	116,246	752	116,998	120,157
Legacies		65,691		65,691	7,000
Activities for Generating Funds		2,675	-	2,675	3,891
Rental of Premises		23,039	-	23,039	21,949
Other Receipts		579	8,598	9,177	8,636
<b>Total Receipts</b>		<b>208,230</b>	<b>9,350</b>	<b>217,580</b>	<b>161,633</b>
<b>Payments</b>					
Cost of Generating Funds	4	252	nil	252	263
Charitable Activities	4	153,659	8,357	162,016	161,262
Loan Repayment	4	nil	nil	nil	4,000
<b>Total Payments</b>		<b>153,911</b>	<b>8,357</b>	<b>162,268</b>	<b>165,525</b>
<b>Excess of Receipts over Payments for the year before transfers</b>					
Transfers		1,500	(1,500)	nil	nil
<b>Excess of Receipts over Payments</b>		<b>55,819</b>	<b>(507)</b>	<b>55,312</b>	<b>(3,892)</b>

**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Statement of Balances**  
**At 31 December 2025**

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
	Note				
<b>Bank and Deposit Balances</b>					
Bank and deposit balances brought forward		57,517	7,980	65,497	69,389
<b>Movement in year:</b>					
Excess of Receipts over Payments		55,819	(507)	55,312	(3,892)
Bank and deposit balances carried forward	2	113,336	7,473	120,809	65,497
<u>Additional Information</u>					
<b>Assets</b>					
Gift Aid Receivable		3,500	-	3,500	7,800
<b>Liabilities</b>					
None		nil	nil	nil	nil

**Note: Gift Aid receivable breakdown as undernoted:**  
 General Fund- £3,500

The Accounts were approved by the Trustees on the 22nd February 2026 and signed on their behalf by.





**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Notes forming part of 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 Funds**

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	45,725	69,325	10,020	(7,000)	98,030
General Fund	(2,463)	138,905	143,891	7,841	392
Designated Development Fund	8,436	-	-	-	8,436
Designated Manse Fund	4,817			659	5,476
Designated Organ Fund	932			-	932
Designated Book of Remem Fund	70		-	-	70
	<u>57,517</u>	<u>208,230</u>	<u>153,911</u>	<u>1,500</u>	<u>113,336</u>
<b>Restricted funds</b>					
Benevolent Fund	1,499	363	700		1,162
Bequest Fund	680			-	680
Flower Fund	799	1,046	1,011		834
The Guild	4,164	7,552	6,317	(1,500)	3,899
The Sunday School	838	389	329	-	898
	<u>7,980</u>	<u>9,350</u>	<u>8,357</u>	<u>(1,500)</u>	<u>7,473</u>
<b>Total Funds</b>	<u>65,497</u>	<u>217,580</u>	<u>162,268</u>	<u>nil</u>	<u>120,809</u>

**Funds are classified as either Restricted Funds or Unrestricted Funds, defined as follows:-**

**Restricted funds** are funds subject to specific requirements as to their use which may be declared by the donor or created through legal processes, but still within the wider objects of the charity.

**Unrestricted funds** are expendable at the discretion of the Trustees in furtherance of the objects of the charity.

If parts of the Unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Purposes of the Restricted funds

**Benevolent Fund:** This fund is administered by the Minister and Session Clerk and the use of funds is at their sole discretion.

**Bequest Fund:** This is a fund to be used for the purpose outlined in the bequest.

**Flower Fund:** The Trustees have set aside funds from donations to be used for the purchase of flowers for display in the church and distribution to the sick and bereaved thereafter. The fund is administered by the Flower Convenor.

**Guild Fund:** The Trustees are responsible for the Guild, whose appointed Office Bearers have day to day control of this fund.

**Sunday School Fund:** This fund is used for income/expenditure for Springfield Cambridge Church Sunday School

Purposes of the Unrestricted Funds

**Fabric Fund:** The Trustees have set aside funds for maintenance of the Church property.

**General Fund:** This fund is used for expenses incurred in the day to day running of the Church.

**Development Fund:** The Trustees run this fund to develop both the church internally and externally in the wider community.

**Manse Fund:** The Trustees have set aside funds to assist with minor maintenance of the manse.

**Organ Fund:** The Trustees have set aside funds to assist with purchase/maintenance of the Organs/Pianos.

**Book of Remembrance Fund:** The Trustees have set aside these funds to be used in connection with the Book of Remembrance.

**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2025**

**(SC005642)**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>3 Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	9,167	-	9,167	10,947
Gift Aid Donations	81,824	-	81,824	81,481
Tax Recovered on Gift Aid Dons.	19,264	-	19,264	19,535
Ordinary Offerings (Open plate)	5,396	-	5,396	7,259
Other Offerings, Donations, etc	595	752	1,347	935
	<u>116,246</u>	<u>752</u>	<u>116,998</u>	<u>120,157</u>
<b>4 Analysis of Payments</b>				
<i>Cost of Generating funds</i>				
Offering envelopes	252	nil	252	263
	<u>252</u>	<u>nil</u>	<u>252</u>	<u>263</u>
<i>Charitable Activities</i>				
Giving to Grow	70,721	-	70,721	72,512
Presbytery Dues	3,945	-	3,945	7,876
Minister's expenses	1,963	-	1,963	3,417
Pulpit Supply	500	-	500	500
Council Tax	3,733	-	3,733	3,344
Other Salary Costs	41,622	-	41,622	40,074
Fabric repairs & maint	11,499	-	11,499	5,674
Heat and light	11,867	-	11,867	11,871
Water Charges/Insurance	4,275	-	4,275	3,808
Cleaning Materials	1,586	-	1,586	652
Organ & Piano Maint	296	-	296	457
Printing, Stationery & Telephone	1,177	-	1,177	1,780
Other expenses	208	8,357	8,565	9,109
Bank Account Charges/Card Machine Charges	267	-	267	188
Loan Repayment	nil	nil	nil	4,000
	<u>153,659</u>	<u>8,357</u>	<u>162,016</u>	<u>165,262</u>
<i>Governance Costs</i>				
Independent Examiner's Fee	-	-	-	-
<b>TOTAL</b>	<u>153,911</u>	<u>8,357</u>	<u>162,268</u>	<u>165,262</u>

**5 Trustee Remuneration and Related Party Transactions**

During the year one Trustee (the Minister) received reimbursement of expenses of £5,696 in respect of council tax, travel and sundry expenses.

A Familial link exists being Trustee Maureen Brown, Church Officer Euan Russell and Deputy Church Officer Mrs Fiona Russell.

**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 fifth and subsequent years) was £39,856.

**7 Collections for Third Parties**

	<b>2025</b>	<b>2024</b>
	£	£
Christian Aid	755	1,490
Lodging House Mission	1,060	743
Marys Meals	574	606
U.N.I.C.E.F.	784	791
Poppy Scotland	188	274
East Dunbartonshire Foodbank	661	409
St Rollox (Gift Service)	357	470
Fresh Start		119
B.E.A.T.		119
C.H.A.S.		224
Commonwealth War Graves Commission		50
Church House		185
Scottish Wildlife	50	
Beatson	50	
Scottish Air Ambulance Service	205	
	<u>4,684</u>	<u>5,480</u>

## GENERAL FUND BUDGET

	BUDGET 2026		ACTUAL 2025	
	£	£	£	£
<b>INCOME</b>				
<b>Offerings</b>				
WFO Scheme (non Gift Aid)	10,000		9,167	
Gift Aid Donations	70,000		81,724	
Tax on Gift Aid Donations (Including GASDS)	17,500		19,264	
Ordinary Offerings (Open plate)	<u>6,000</u>		<u>5,396</u>	
		103,500		115,551
<b>Other Ordinary General Income</b>				
Contributions from Congregational Organisations	525		525	
Outside Agency Income	<u>20,000</u>		<u>22,829</u>	
		20,525		23,354
<b>Total Ordinary General Income</b>		<u><b>124,025</b></u>		<u><b>138,905</b></u>
<b>EXPENDITURE</b>				
<b>National Ministry and Mission &amp; Wider Work</b>				
Giving to Grow	74,946		70,721	
Presbytery Dues	<u>4,196</u>		<u>3,945</u>	
		<u>79,142</u>		<u>74,666</u>
<b>Local Staffing Costs</b>				
Ministers Travelling Expenses	2,000		1,294	
Ministers Telephone	700		669	
Pulpit Supply	700		500	
Church Officers/N.E.S.T. (BASIC SALARIES 2026-£18,691 )	23,000		22,934	
Deputy Church Officer (BASIC SALARY 2026- £10,484 )	10,484		10,690	
Musical Director/Organ Supp (BASIC SALARY 2026-£7,532 )	<u>7,532</u>		<u>7,998</u>	
		44,416		44,085
<b>Buildings Costs</b>				
Fabric Repairs & Maintenance	1,700		1,479	
Heating & Lighting	13,000		11,867	
Water Charges	nil		nil	
Insurance	4,403		4,275	
Manse Upkeep/Council Tax	4,000		3,733	
Cleaning Materials	<u>1,600</u>		<u>1,586</u>	
		24,703		22,940
<b>Other Local Costs</b>				
Offering Envelopes	252		252	
Telephone, Printing, Stationery, Photocopying	1,300		1,177	
Organ & Piano Maintenance	300		296	
Bank Account/Card Machine Charges	267		267	
Misc Expenses	<u>500</u>		<u>208</u>	
		2,619		2,200
<b>TOTAL GENERAL EXPENDITURE</b>		<b>150,880</b>		<b>143,891</b>
<b>GENERAL FUND DEFICIT FOR 2025</b>				<b>-4986</b>
<b>BALANCE ON THE GENERAL FUND AS AT 1/1/2025</b>				<b>-2463</b>
<b>BUDGETED DEFICIT FOR 2026</b>				
<b>TRANSFER TO MANSE FUND</b>				<b>-659</b>
<b>TRANSFER FROM FABRIC FUND</b>				<b>8,500</b>
<b>BALANCE ON THE GENERAL FUND AS AT 31/12/2025</b>				<b>392</b>

**Springfield Cambridge Church of Scotland, Bishopbriggs**

Scotland - Charity number SC005642

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# Accounts

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**Springfield Cambridge Church of Scotland,  
Bishopbriggs**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**FOR THE YEAR ENDED**

**31<sup>ST</sup> DECEMBER 2024**

**Congregation No: 160839**

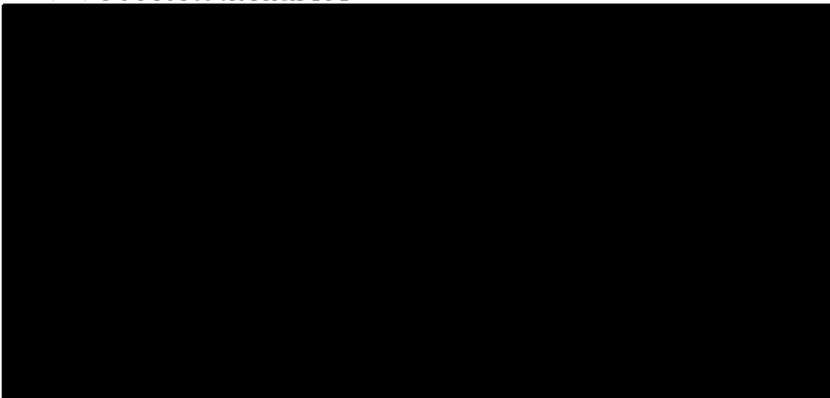
**Scottish Charity No: SC005642**

**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Reference and Administrative Information**

Charity Name: Springfield Cambridge Church of Scotland  
Charity Registration Number: SC005642  
Congregation Reference Number: 160839  
Contact Address: The Church Office  
49 Springfield Road  
Bishopbriggs  
Glasgow  
G64 1PN

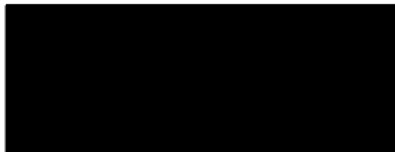
**Trustees**

**Kirk Session Members**

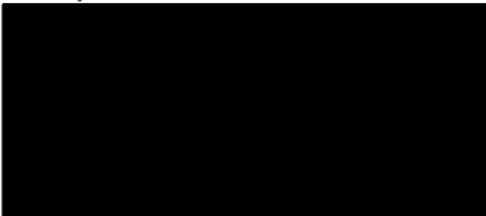


**Principal Office-bearers**

Minister:  
Joint Session Clerks:  
Church Treasurer:



**Independent Examiner**



**Bankers:**

Bank of Scotland  
Bishopbriggs

# **Trustees' Annual Report**

## **Year ended 31 December 2024**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the Unitary Constitution as laid down in the Act anent Congregational Constitutions (Act XIX, 1964 as amended by Act V 2003 and Act I 2017). Hence we have a Kirk Session dealing with matters Spiritual and matters of a Temporal Nature - Fabric and Finance. Its spiritual responsibility involves "leadership, nurturing the spirituality of the congregation and its members, caring for the spiritual welfare of the parish and parishioners, encouraging members to participate in the worship and life of the congregations, and promoting mission and evangelism in the parish".

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and 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 is chaired by the minister (Moderator) and meets seven times a year. Certain responsibilities are delegated to the Moderator, the Finance Committee, the Treasurer and the Property Committee as appropriate.

## **Springfield Cambridge Church SC 005642**

### **Objectives and Activities 2024**

Springfield Cambridge Church is a church which aims to make people feel they belong, tries to meet the needs of all God's people and takes every opportunity to spread the gospel message among the local community.

Springfield Cambridge Congregation is made up of a variety of people who share a common faith and are friendly and welcoming. They have made Springfield Cambridge Church their spiritual home.

2024 has been a challenging year once again due to the ongoing cost of living crisis and rising costs. However, early in 2024, our Treasurer was able to repay the remainder of the loan with the General Trustees that we took out in 2021, for the new heating system, of £30,000.00.

Our weekly services are held on Sunday at 11.00 am and Wednesday at 11.10 am. Tea and coffee are available after these services. We have additional services of worship throughout the year to mark specific Christian events. We also have Communion Services three times a year on the first Sunday of February, June and October. Members of the congregation who are unable to attend church in person can now watch our services at home as they are live streamed on YouTube. The Cambridge Chapel is open Monday to Friday, in the mornings, for meditation and reflection.

We are members of Bishopbriggs Churches Together and share in local ecumenical community events. Our Minister and an Elder represent us on the Presbytery Steering Group.

The Guild meet on Monday Afternoons from 2.00pm to 4.00 pm. There is a varied programme of speakers and entertainers. Funds are raised at the meetings and the Church Fabric Fund, Guild Projects and Charitable Organisations benefit from these. Tea and Coffee are available and all who attend are able to join in the fellowship. The meetings are open for anyone who would like to come along and join in with the worship and fellowship. The Guild have set up a Foodbank Collection and the goods received are donated to the East Dunbartonshire Foodbank. The collection is supported by the Congregation. This year was the Guild's 95<sup>th</sup> Anniversary and it was celebrated with a cake to mark the occasion.

On Tuesday afternoon, Cadder Men's Club is host to the men from Springfield Cambridge, Cadder, and Kenmure Parish Churches. A varied programme of speakers, events and games are held throughout the session.

The Youth Organisations of the Church meet throughout the week. The Sunday School meet during Sunday morning worship. The Girls' Brigade have three sections who meet on Tuesdays. Explorers, Juniors and Brigaders. The Boys' Brigade also have three sections. Junior Section and Company Section meet on Thursdays and the Anchor Boys meet on Fridays. Our thanks go to the Officers, Helpers and Volunteers who look after the boys and girls and we are grateful for the time and talents they give. The Junior and Senior Badminton Club meet on Wednesdays and Saturdays and again our thanks go to the organisers of the club.

**Springfield Cambridge Church  
SC 005642**

**Objectives and Activities 2024 (contd)**

The Springfield Cambridge Festival Chorus and Orchestra Concert was held in the Glasgow Royal Concert Hall on the 23<sup>rd</sup> December conducted by our Musical Director [REDACTED]. The Concert is held annually in aid of CHAS. The Chorus and Orchestra are made up from members of the various churches in Bishopbriggs and some professional singers and musicians who give their time and talent for free. The Junior Chorus was led by Our Assistant Musical Director [REDACTED]. This year the concert raised £36,218.00 for CHAS. This brings the total raised at these concerts for CHAS to an amazing £502,012.00.

Our halls are used regularly by a variety of local community groups. These groups generate much needed income for our church. We have Dance UK, 2 Yoga Classes, Village Patchers, Sports Squad, Tai Chi and The City of Glasgow Wind Orchestra. We also have Mother and Toddlers and Childminders who are low-cost non-profit making facilities.

Our church has been designated as emergency accommodation for the local Nursing Home.

News of upcoming events, celebrations and information about the church are available via the Church Facebook Account and the Church Website.

**Achievements and Performance 2024**

As at 31<sup>st</sup> December we have 498 members on our Congregational Roll. Church attendance continues to increase and we have an average of 107 each week. We had 6 Baptisms and 1 Wedding this year.

Springfield Cambridge Church is part of the local Parish Grouping. The other churches in the Grouping are Cadder Parish Church and Kenmure Parish Church. We have appointed representatives to serve on this Group. Joyce Watchorn, Donald Armour, James Robertson and the Moderator. The three congregations will enter into a Team Ministry. They will meet on 21 January 2025 to discuss what will happen next. They will introduce themselves, review the Mission Plan and look at what Presbytery would like them to do going forward.

On Sunday 17<sup>th</sup> November, the following five members of the Congregation were elected to be Ruling Elders, and the Kirk Session having adjudged them to be qualified for that office, has sustained their election. [REDACTED], [REDACTED], [REDACTED], [REDACTED] were ordained and admitted into the Kirk Session. They were welcomed by the Kirk session and given the Right Hand of Fellowship. Each Elder received a Certificate of Admission and a small token of welcome.

## Springfield Cambridge Church SC 005642

### Achievements and Performance 2024 (contd)

The Boys' Brigade Company Section will celebrate their 90th Anniversary in 2025. The boys have been busy with Competitions starting at National Level. One of the boys,

██████████, received his President's Badge, the second highest award within the BB and ██████████, was presented with his Queen's Badge, the highest award in the BB. ██████████ is now staying on in the Company as a Leader in the Anchor Boys.

The Junior Section worked hard on their badge work and were presented with their Awards and Prizes at their Parents' Evening. The boys took part in the Brigade's International Team Games. They held various fundraising events including a Games Night, Beetle Drive and Bucket Collection at the local Morrisons Store. Some of the boys took part in the Annual Remembrance Sunday Service and were present at the War Memorial in Auchinairn.

The Anchor Boys took part in lots of activities and games throughout the session. They worked hard to attain their Achievement Badges which were presented at their Parents Night. They held a very successful Coffee Morning and Family Quiz Night. The winners of the Quiz donated their winning Hamper to the Beatson who were going to raffle it for Mothers' Day.

Certificates were awarded to ██████████ ██████████ ██████████ with the Boys' Brigade, ██████████ ██████████ of service with the Boys' Brigade and a special award to ██████████ ██████████ with the Boys' Brigade. ██████████ was also presented with flowers and a gift as ██████████ was retiring from the Boys' Brigade.

The Girls' Brigade hosted a Family Quiz Night and Beetle Drive to raise funds. They also had a Sponsored Walk with the proceeds being shared with the "When You Wish Upon a Star" Charity. The girls completed their badge work and were presented with their awards at their Parents Evening. ██████████ was presented with her Brigaders' Brooch. This is the second highest award in the Girls' Brigade. The Girls won first place at the Annual Divisional Collage Competition for P6/7.

The Fundraising Group held various events this year. They had a Quiz and Fish Supper Night, Taylor Fashion Evening, Summer Picnic Hamper, Line Dancing Night and an Advent Hamper. The total raised was £2,369.61. For the second year they had a Smartie Challenge where Smartie Tubes were given out to the congregation to enjoy and then fill and return them with 20 pence pieces or £1 coins. This raised a further £1,499.

The Church has a Recycle for Profit Scheme and this has raised £715 since it was started. We are also registered with Easyfundraising where members of the congregation, who shop online, help to raise funds for the church at no extra cost to the themselves.

Our church library is situated in the Session Room and the Hall of Fellowship. Sheila Bryce has been appointed as Church Librarian. There is a wide selection of books for adults and children available to borrow and a comfortable seating area in the Session Room for browsing. £100 has been raised for SAMH and £100 for the Church Fabric Fund from book sales.

## Springfield Cambridge Church SC 005642

### Achievements and Performance 2024 (contd)

Two of our Elders, [REDACTED], held a very successful Coffee Morning in aid of the Beatson Cancer Charity to celebrate [REDACTED] being [REDACTED]. This raised the amazing sum of £3,645.68

The Flower Committee decorated the Church for our Harvest Service in September. Donations of food and £173.60 in cash were donated to both the Lodging House Mission and East Dunbartonshire Foodbank.

The Congregation were asked to donate Tesco Gift Cards or Cash at our annual Gift Service in December. £235 in cash and £235 in Gift Vouchers were donated to St Rollox Church to assist with their work with Asylum Seekers and £235 was donated to the local East Dunbartonshire Foodbank.

The following charities also received donations from the Congregation. UNICEF from our annual "Jar of Grace Appeal" £791.00, Christian Aid £1,490.00, Mary's Meals £606.00 and the Lodging House Mission £743.00.

Our congregation continues to be a base for training ministers.

Congratulations go to [REDACTED], [REDACTED], [REDACTED], who has been called to be Minister of Hillside Parish Church in Aberdeen. The Service of Induction was a very happy occasion, held on 12 December, with a number of people travelling to the service from congregations [REDACTED] has served in our Presbytery, including our own. We send [REDACTED] and his family our Best Wishes.

[REDACTED], [REDACTED], left us on Sunday 28<sup>th</sup> April after 22 months with us. [REDACTED] will continue to work with the Training Team at the Church Offices at 121 George Street in Edinburgh and will also work 2 days per week at Lenzie Old Parish Church, plus a Sunday as a locum in that vacancy. Julie was ordained as a Minister of Word and Sacrament at Lenzie Old Parish Church on 30 May 2024. We send [REDACTED] and her family our Best Wishes.

The following work has been carried out as part of our ongoing Stewardship. Stewardship matters are regularly considered by the Kirk Session and its Finance Committee. Much effort in the past year has centred upon meeting our increased Giving to Grow contributions despite considerable rising energy costs and falling income due to the loss of significant givers. Those who currently do not 'gift aid' have been encouraged to move over to this scheme where possible, and those who give irregularly have been asked to move to regular direct giving to our bank account. Further work has been done to enhance Tax recoveries from an historic perspective which has been fruitful. The congregation has been generous as ever, but this is a challenging area with falling numbers of members and those who are tax-payers reducing in number too, and given the financial pressure upon individual households we believe we are doing as much as we can.

## **Financial Review of 2024**

### **SUMMARY**

THE LOAN THAT WE TOOK OUT FOR THE HEATING/BOILER SYSTEM WAS REPAID IN EARLY 2024. THE AMOUNT REPAID TO CLEAR THE LOAN WAS £4,000 THE SCHEDULED MATURITY DATE OF THE LOAN WAS 30<sup>th</sup> SEPTEMBER 2026. REPAID 2 AND HALF YEARS EARLY.

GENERAL FUND OFFERINGS WERE ALMOST UNCHANGED YEAR ON YEAR BUT ITS FAIR TO SAY THAT OUR WEEKLY OFFERINGS ARE FROM A DRECREASING NUMBER OF MEMBERS.

OPEN PLATE OFFERINGS UP BY 5% YEAR ON YEAR.

INCOME FROM OUTSIDE AGENCIES UNCHANGED IN 2024 WHEN COMPARED WITH 2023.

THE CHURCH FUND RAISING GROUP RESUMED ACTIVITIES RAISING £3,891 FOR THE FABRIC FUND.

RECYCLE FOR PROFIT AND THE CHURCH WEBSHOP CONTINUE TO GENERATE A STEADY INCOME FLOW FOR THE FABRIC FUND.

UNRESTRICTED LEGACY INCOME OF £7,000 RECEIVED DURING 2024 WHICH WAS ALLOCATED TO THE FABRIC FUND.

4 NEW GIFT AID STANDING ORDERS AND 5 NEW FWO STANDING ORDERS SET UP BY MEMBERS DURING 2024.

A CARD MACHINE IS NOW AVAILABLE FOR USE AND JUST OVER £2,500 WAS TAKEN IN DONATIONS ON THE MACHINE FOR VARIOUS PURPOSES IN 2024.

PayPal, WHICH WAS SET UP AS A METHOD OF GIVING IN APRIL 2020 CONTINUES TO AVAILABLE AS A METHOD OF GIVING .

GIVING TO GROW ALLOCATION OF £69,721 AND PRESBYTERY DUES OF £3,944 PAID IN FULL.

### **Financial Review of the Year**

The principal source of income for Springfield Cambridge Church comes from Weekly Offerings and it was heartening to be able to worship in person again during the whole of 2024. Continuous emphasis is placed on "Tax Efficient Giving" for those members whose circumstances allow and it is pleasing to note that 82p in each £1 of offerings received in 2024 was Gift-Aided. The number of members giving "Tax Efficiently as at 31<sup>st</sup> December 2024 was 139 as against 156 at the 1<sup>st</sup> January 2024. There are also another 5 members who regularly give Tax Efficiently to any appeals that take place during the year depending on their own tax situation. As a congregation we continue to take maximum advantage where possible of the Gift Aid Small Donation Scheme (GASDS) that was first introduced on 6<sup>th</sup> April 2013 which means that we can claim tax relief on the first £8,000 of small cash donations in the offering plate.

## **Springfield Cambridge Church SC 005642**

### **Financial Review of 2024 (CONTD)**

As well as Income from Offerings we also received generous donations in 2024 from The Guild ,The 268th Glasgow Boys' Brigade Company and the Badminton Club. In 2024 we also received £21,949 (2023-£22,051) in donations/contributions from the outside agencies who regularly use our halls. We maintain an excellent relationship with all the outside agencies who use our premises and the Trustees recognise the positive financial benefits this brings to Springfield Cambridge Church. There is a minimal cost to the church apart from heating and lighting for the Outside Agencies as most of the "opening/closing" of the Church Buildings is carried out by volunteer members.

In 2024 we continued to upgrade the buildings where appropriate in line with our present financial situation. We are indebted to our Church Officer, Deputy Church Officer, Fabric Committee and the Monday morning work party who do so much to maintain the church buildings.

The General Fund in 2024 shows a deficit for the year of £4,525. £593 has been transferred to the Manse Fund as at the year-end and £4,000 transferred from the General Fund to the Boiler/Heating System Fund which means that the General Fund shows a deficit balance of £2,463 as at 31<sup>st</sup> December 2024.

As at 31<sup>st</sup> December 2024 we were still awaiting settlement of outstanding tax claims from HMRC of £7,800 which once settled will have a positive effect on our finances in 2025.. We are very grateful for all the work that our Gift Aid Convenor David Lockhart does during the year.

We are members of The Church of Scotland Energy Scheme for Electricity and Gas which is administered by the General Trustees with our membership being renewed for a period of 3 years on 1<sup>st</sup> April 2024. The preferred supplier for both gas and electricity in the new contract is Eon Next and we now have the benefit of having a fixed price contract under 31<sup>st</sup> March 2027. Nearly 900 Church of Scotland congregations are members of the scheme and Springfield Cambridge has been a member since the group was formed nearly 20 years ago. The Trustees are committed to lowering energy costs in the medium to long term and the Congregational Board has an ongoing action plan that is being implanted at the moment that will help to achieve this goal. Both Gas and Electricity contracts have recently expired and have just been renewed. The previous contracts were negotiated and agreed with the Church of Scotland pre-Covid when energy prices were reasonably low. The tariffs on both of the new contracts have increased by 100% and this will have a significant impact on our finances going forward although the prices are still lower than if we went to the market ourselves. We received a 100% exemption from water charges in year 2024 and this will continue in 2025. This exemption is granted on the basis of our income in previous years

Many Challenges lie ahead in 2025 with the increasing cost of living for people affecting our income and expenditure. The generosity of many members to Springfield Cambridge in 2024 was quite staggering taking everything into consideration and we as the Trustees are most grateful for each financial contribution that was made by members last year.

**Springfield Cambridge Church  
SC 005642**

**Reserves Policy**

At the year end the Church held unrestricted funds of £45,725 in the Fabric Fund. The General Fund had a balance of (£2,463) as at 31<sup>st</sup> December 2024 after transferring £593 to the Manse Fund. £4,000 was also transferred into the Boiler/Heating System Fund from the General Fund during 2024. Finally, £1,200 was transferred from the Guild Fund to the Fabric Fund during the year. Additional Unrestricted funds are also held as set out in Note 2.

The church also held £7,980 of restricted funds as at the 31<sup>st</sup> December 2024 (£12,092-31<sup>st</sup> December 2023). The purposes of all funds are set out in note 2 forming part of the financial statements for the year ended 31<sup>st</sup> December 2024 along with the level of reserves held.

The Reserves are held to cope with any unexpected items of expenditure that may occur during the year.

**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 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,



**Session Clerk**

**23<sup>rd</sup> February 2025**

**Springfield Cambridge Church  
SC 005642**

**Independent Examiner's Report to the Trustees of Springfield Cambridge Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12 to 16.

**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**

My 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.

SIGNED: 

  
23<sup>rd</sup> February 2025

**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Receipts and Payments Account**  
**for the year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
	Note				
<b>Receipts</b>					
Donations	3	119,389	768	120,157	113,857
Legacies		7,000		7,000	6,042
Activities for Generating Funds		3,891	-	3,891	3,597
Rental of Premises		21,949	-	21,949	22,261
Other Receipts		662	7,974	8,636	7,055
<b>Total Receipts</b>		152,891	8,742	161,633	152,812
<b>Payments</b>					
Cost of Generating Funds	4	263		263	nil
Charitable Activities	4	153,608	7,654	161,262	146,444
Loan Repayment	4,5	nil	4,000	4,000	6,000
<b>Total Payments</b>		153,871	11,654	165,525	152,444
<b>Excess of Receipts over Payments for the year before transfers</b>					
Transfers		1,200	(1,200)	nil	nil
<b>Excess of Receipts over Payments</b>		220	(4,112)	(3,892)	368

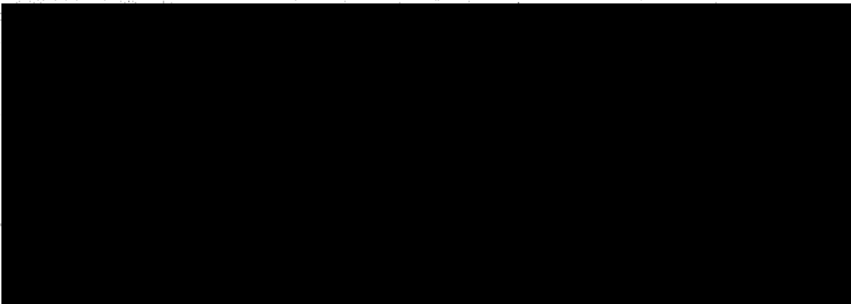
**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Statement of Balances**  
**At 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank and Deposit Balances</b>					
Bank and deposit balances brought forward		57,297	12,092	69,389	69,021
<b>Movement in year:</b>					
Excess of Receipts over Payments		220	(4,112)	(3,892)	368
Bank and deposit balances carried forward	2	57,517	7,980	65,497	69,389
<b>Additional Information</b>					
<b>Assets</b>					
Gift Aid Receivable		7,800	-	7,800	3,256
<b>Liabilities</b>					
General Trustees Loan		nil	nil	nil	4,000

**Note: Gift Aid receivable breakdown as undernoted:**

General Fund- £7,800

The Accounts were approved by the Trustees on the 23rd February 2025 and signed on their behalf by.



## 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 Funds

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated Fabric Fund	44,980	11,232	11,687	1,200	45,725
Designated Boiler/Heating Sys Fund	(4,000)			4,000	nil
General Fund	2,655	141,659	142,184	(4,593)	(2,463)
Designated Development Fund	8,436	-	-	-	8,436
Designated Manse Fund	4,224			593	4,817
Designated Organ Fund	932			-	932
Designated Book of Remem Fund	70		-	-	70
	57,297	152,891	153,871	1,200	57,517
<b>Restricted funds</b>					
General Trustee Loan Fund	4,000		4,000		nil
Benevolent Fund	2,247	768	1,516		1,499
Bequest Fund	680			-	680
Flower Fund	683	1,202	1,086		799
The Guild	3,379	6,772	4,787	(1,200)	4,164
The Sunday School	1,103		265	-	838
	12,092	8,742	11,654	(1,200)	7,980
<b>Total Funds</b>	<b>69,389</b>	<b>161,633</b>	<b>165,525</b>	<b>nil</b>	<b>65,497</b>

### Funds are classified as either Restricted Funds or Unrestricted Funds, defined as follows:-

**Restricted funds** are funds subject to specific requirements as to their use which may be declared by the donor or created through legal processes, but still within the wider objects of the charity.

**Unrestricted funds** are expendable at the discretion of the Trustees in furtherance of the objects of the charity.

If parts of the Unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

#### Purposes of the Restricted funds

**General Trustees Loan Fund**- Loan obtained to assist with the Finance of the new Boiler/Heating System installed in 2021.

**Benevolent Fund**: This fund is administered by the Minister and Session Clerk and the use of funds is at their sole discretion.

**Bequest Fund**: This is a fund to be used for the purpose outlined in the bequest.

**Flower Fund**: The Trustees have set aside funds from donations to be used for the purchase of flowers for display in the church and distribution to the sick and bereaved thereafter. The fund is administered by the Flower Convenor.

**Guild Fund**: The Trustees are responsible for the Guild, whose appointed Office Bearers have day to day control of this fund.

**Sunday School Fund**: This fund is used for income/expenditure for Springfield Cambridge Church Sunday School

#### Purposes of the Unrestricted Funds

**Fabric Fund**: The Trustees have set aside funds for maintenance of the Church property.

**Boiler/Heating System Fund**: The Trustees have set this fund aside for the purpose of receiving money and paying invoices in respect of the Boiler/Heating Work that was completed in mid 2021.

**General Fund**: This fund is used for expenses incurred in the day to day running of the Church.

**Development Fund**: The Trustees run this fund to develop both the church internally and externally in the wider community.

**Manse Fund**: The Trustees have set aside funds to assist with minor maintenance of the manse.

**Organ Fund**: The Trustees have set aside funds to assist with purchase/maintenance of the Organs/Pianos.

**Book of Remembrance Fund**: The Trustees have set aside these funds to be used in connection with the Book of Remembrance.

Springfield Cambridge Church of Scotland, Bishopbriggs  
Notes forming part of the accounts  
for the year ended 31 December 2024

(SC005642)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>3 Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	10,947	-	10,947	12,497
Gift Aid Donations	81,481		81,481	79,988
Tax Recovered on Gift Aid Dons.	19,535	-	19,535	13,332
Ordinary Offerings (Open plate)	7,259	-	7,259	6,912
Other Offerings, Donations, etc	167	768	935	1,128
	<u>119,389</u>	<u>768</u>	<u>120,157</u>	<u>113,857</u>
<b>4 Analysis of Payments</b>				
<b>Cost of Generating funds</b>				
Offering envelopes	263		263	nil
	<u>263</u>		<u>263</u>	nil
<b>Charitable Activities</b>				
Ministries & Mission/Giving to Grow	72,512	-	72,512	69,721
Presbytery Dues	7,876	-	7,876	3,944
Minister's expenses* £800 overpayment for 2024 to be refunded*	3,417	-	3,417	2,680
Pulpit Supply	500	-	500	100
Council Tax	3,344	-	3,344	3,230
Other Salary Costs	40,074	-	40,074	36,732
Fabric repairs & maint	5,674	-	5,674	6,349
Heat and light	11,871	-	11,871	9,825
Water Charges/Insurance	3,808	-	3,808	3,681
Cleaning Materials	652	-	652	682
Organ & Piano Maint	457	-	457	290
Printing, Stationery & Telephone	1,780	-	1,780	2,408
<b>Property Letting Charges (Colston Grove)*</b>	nil	-	nil	(695)
Other expenses	1,455	7,654	9,109	6,641
Bank Account Charges/Card Machine Charges	188		188	
Loan Repayment	nil	4,000	4,000	6,000
Loan Interest	nil	-	nil	856
	<u>153,608</u>	<u>11,654</u>	<u>165,262</u>	<u>152,444</u>
<b>Governance Costs</b>				
Independent Examiner's Fee	-	-	-	-
	-	-	-	-
Total	<u>153,871</u>	<u>11,654</u>	<u>165,525</u>	<u>152,444</u>

**5 General Trustees Loan**

A loan of £30,000 was received during 2021 from The Church of Scotland General Trustees to assist with the installation of a new Heating System and Replacement Boiler. The loan is repayable in ten equal instalments of £3,428 inclusive of interest. Repayments commenced on 31/3/2022 and due half yearly until 30/9/2026. Interest is charged at 5% pa on the loan.

	2024
	£
Loan Balance 1/1/2024	4,000
Repayments during 2024	<u>4,000</u>
Loan Closed 28/3/2024, no further loan interest to pay	

**6 Trustee Remuneration and Related Party Transactions**

During the year one Trustee [redacted] received reimbursement of expenses of £ in respect of council tax, travel and sundry expenses. In addition, [redacted] received £500 for providing [redacted] [redacted] during the year and [redacted] [redacted] received £200 for providing [redacted] services as an [redacted] during the year.

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.

**7 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

**8 Collections for Third Parties**

	2024	2023
	£	£
Christian Aid	1,490	1,164
Lodging House Mission	743	823
Crossreach		100
Marys Meals	606	570
U.N.I.C.E.F.	791	941
Poppy Scotland	274	168
Guild Projects		800
Colston Wellpark (Foodbank)		283
East Dunbartonshire Foodbank	409	
St Rollox (Gift Service)	470	563
Fresh Start	119	
B.E.A.T.	119	
C.H.A.S.	224	
Commonwealth War Graves Commission	50	
Church House	185	
Guide Dogs		160
Quarriers		192
The Tom Allan Centre		100
	-----	-----
	5,480	5,864
	=====	=====

**GENERAL FUND BUDGET**

	BUDGET 2025		ACTUAL
	£	£	2024 £
<b>INCOME</b>			
<b>Offerings</b>			
WFO Scheme (non Gift Aid)	11,500		10,947
Gift Aid Donations	80,000		81,441
Tax on Gift Aid Donations (Including GASDS)	18,000		19,535
Ordinary Offerings (Open plate)	<u>7,000</u>		<u>7,261</u>
		116,500	119,184
<b>Other Ordinary General Income</b>			
Contributions from Congregational Organisations	525		525
Outside Agency Income	20,000		21,949
		<u>20,525</u>	<u>22,474</u>
<b>Total Ordinary General Income</b>		<u>137,025</u>	<u>141,658</u>
<b>EXPENDITURE</b>			
<b>National Ministry and Mission &amp; Wider Work</b>			
Giving to Grow	70,721		72,512
Presbytery Dues	3,945		7,876
		<u>74,666</u>	<u>80,388</u>
<b>Local Staffing Costs</b>			
Ministers Travelling Expenses *OVERPAYMENT IN 2024*	1,800		2,669
Ministers Telephone	750		748
Pulpit Supply	700		500
Church Officer/N.E.S.T. (BASIC SALARY 2025-£18,236 )	21,000		21,134
Deputy Church Officer (BASIC SALARY 2025- £10,228 )	11,000		10,591
Musical Director (BASIC SALARY 2025-£7,348 )	8,500		8,349
		43,750	43,991
<b>Buildings Costs</b>			
Fabric Repairs & Maintenance	500		275
Heating & Lighting	12,000		10,727
Water Charges	nil		nil
Insurance	3,808		3,808
Manse Upkeep/Council Tax	3,430		3,344
Cleaning Materials	750		652
		20,488	18,806
<b>Other Local Costs</b>			
Offering Envelopes	300		263
Telephone, Printing, Stationery, Photocopying	1,900		1,780
Organ & Piano Maintenance	500		457
Bank Account/Card Machine Charges	188		188
Misc Expenses	<u>304</u>		<u>310</u>
		3,192	2,998
<b>TOTAL GENERAL EXPENDITURE</b>		142,096	146,183
<b>GENERAL FUND DEFICIT FOR 2024</b>			2,525
<b>BALANCE ON THE GENERAL FUND AS AT 1/1/2024</b>			2,655
<b>BUDGETED DEFICIT FOR 2025</b>			
<b>TRANSFER TO MANSE FUND</b>			
<b>BALANCE ON THE GENERAL FUND AS AT 31/12/2024</b>			