

Cairns Church of Scotland, Milngavie

Scotland · Charity number SC009913

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1950-06-09
Register	View on the OSCR register

Contact

Address	11 Buchanan Street Milngavie Glasgow G62 8AW
Website	www.cairnschurch.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Cairns provides a place of spiritual care and support. Its approach respects the various points that people have reached on the journey of faith. This is focused principally on our weekly Sunday services but also, through special services during Holy Week and at Advent. These are services with candlelight, words and music allowing time for quiet contemplation. Cairns also has strong links with the local community by providing its facilities for use by around 25 local community groups

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

Objectives: The advancement of religion

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£207,477	£176,468	-	2
2024-12-31	£190,105	£187,384	-	2
2023-12-31	£177,604	£174,763	-	3
2022-12-31	£201,663	£194,718	-	3
2021-12-31	£177,512	£177,481	-	3
2020-12-31	£145,818	£205,293	-	3

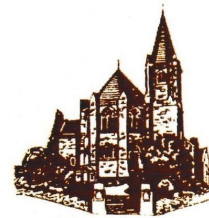
Cairns Church of Scotland, Milngavie

Scotland - Charity number SC009913

Accounts

**Report of the Trustees and
Financial Statements for the Year Ended 31 December 2025
for
Cairns Church of Scotland, Milngavie**

The Church of Scotland
CAIRNS CHURCH, MILNGAVIE



Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

**Contents of the Financial Statements
for the Year Ended 31 December 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 17

Cairns Church of Scotland, Milngavie

**Reference and Administrative Details
for the Year Ended 31 December 2025**

TRUSTEES	Rev.A.Frater - Minister J.Avery - Elder A.Clark – Elder J.Donald - Elder A.Foulis – Eld. H.Kelly – Elder V.MacNeill - Elder A.May - Elder I.G.Scorgie - Elder N.R.Stewart - Elder L.Todd - Elder M.Dunn - Elder (resigned 8 May 2025) D.Thomas - Elder (resigned 5 December 2025) J.F.Calder - Elder (resigned 7 December 2025)	M.Aiken - Elder W.D.Blair - Elder G.Diverty - Elder M.Falconer - Elder N.Gray - Elder G.E.Kennedy - Elder K.McWilliam - Elder A.M.Richmond - Elder S.Shepherd - Elder R.T.W.Stocker - Elder J.White - Elder
PRINCIPAL ADDRESS	11 Buchanan Street Milngavie Glasgow G62 8AW	
REGISTERED CHARITY NUMBER	SC009913	
INDEPENDENT EXAMINER	David Nicholls FCCA Brett Nicholls Associates Herbert House 24 Herbert Street Glasgow G20 6NB	
BANKERS	The Royal Bank of Scotland 24 Douglas Street Milngavie Glasgow G62 6PB	
PRINCIPAL OFFICE-BEARERS	Minister - Rev. Andrew Frater Session Clerk - Mrs. Susan Shepherd Treasurer - Brett Nicholls Gift Aid Treasurer - Mrs. Janet McKechnie	
CONGREGATION REFERENCE	181207	

Cairns Church of Scotland, Milngavie

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Our vision, which is encapsulated in our logo 'DOVE' - Development of the Vision Enterprise, is derived from the objectives that people hear clearly the Gospel of Jesus Christ, see the life of his Spirit among his people and come to know the love of God the Father. We, in Cairns, recognise an important distinction between religious needs and spiritual needs.

Cairns is first a place of spiritual care and development. Its approach respects the various points that people have reached on the journey of faith. This is focused principally on our weekly Sunday services but also, in 'normal' non pandemic times, through special services during Holy Week and at Advent. These are services with candlelight, words and music allowing time for quiet contemplation.

The Cairns Church community continues to exercise its obligations to both its members and the wider community under the leadership of its minister, Rev. Andrew Frater.

Significant Activities

Cairns Church continues to be home to many groups - Evening Group, Parent and Toddlers' Group, several Book Groups, Walking Groups, Badminton Clubs and a Peace and Justice Group. The well-established 'Thinking Allowed' lecture series attracts many diverse thinkers both locally and from further afield. Schools' end of term services are prepared and held in the church and Rev. Andrew Frater leads the school pupils on a tour of the local churches, talking to them about all the denominations, ending in Cairns for a discussion and hospitality.

As well as these church groups, the church and halls are filled, almost to capacity by a wide range of community groups including Choirs, Music Groups, Associated Board Exams, Yoga, Chess, Private tuition, NHS (various groups), Friendship Circle and Classical Music concerts are held monthly.

Café Cairns operates in the Church on each Tuesday from the beginning of February until early June, and then from September to December-culminating in a Christmas Dinner (adults only). Pupils from P6 and P7 at Milngavie Primary School normally attend the Café (an average of 83 per week) but in the year under review this has had to put on hold while the Primary School is temporarily rehoused during refurbishment. There is also a Café for adults, which is open to the Community. This is held in different room. Here customers can enjoy a light lunch, very reasonably priced. (An average of 18 people attend each week). There is a team of volunteer helpers from the Church. Total number on the rota is 23. Some members (13) attend every week. Tasks include preparing food, serving at table, supervising youngsters. The atmosphere in the Café is convivial and friendly. Our customers, young and older, often comment how much they enjoy their Tuesday lunch.

Communication with the church members is mainly through our monthly "Grapevine" magazine. The Grapevine contains general information, items about the activities of various groups within Cairns, including the Peace and Justice Group, which discusses topical issues such as Climate action, Refugees, Poverty, Fair Trade, Peace, Inclusion, etc. Information about upcoming events and humour is included as well as beautiful photographs, making this a very popular publication.

Another method of communication is the church website which is updated very regularly and includes podcasts of sermons and lectures and the Cairns Church e-magazine.

The recording of sermons and lectures enables all those who are unable to attend the services or lectures to listen to them

Cairns Church of Scotland, Milngavie

Report of the Trustees for the Year Ended 31 December 2025

At 31 December 2025 the church had 294 members - a reduction from 298 in 2024. Sadly, there were 7 deaths of members in 2025. More positively, 5 new people joined as either members or adherents during the year. The number of adherents now stands at 35. The church had 22 elders at 31 December 2025.

We remain open to new ideas and ways to fulfil our obligations as church members and to serve the community.

ACHIEVEMENT AND PERFORMANCE

Collections & Fundraising for other Charities

Fundraising initiatives during the year can be summarised:

	£
Baking Stall	1,120
Thinking Allowed lectures	874
Musical Concert	589
Summer Gardens	1,362
Fundraising Birthday	980
	<hr/>
Total	4,925
	<hr/> <hr/>

The church also raised funds of £300 at Christmas time for the church in Nkanda, Malawi. The Christmas Watchnight Service raised £674 which was paid to support the work of Christian Aid and the Glasgow City Mission.

Investment performance

The Church does not hold any investments. Any cash flow during the year is deposited in suitable interest bearing bank current and savings accounts.

FINANCIAL REVIEW

Financial position

During the year the income from all sources amounted to £207,477 compared to £190,105 in 2024. Expenditure amounted to £176,468 compared to £187,384 in 2024. The charity generated a net surplus of £31,009 for the year ended 31 December 2025 (2024: £2,721).

In 2020, due to a drop in income, we were unable to pay the National Church dues of £93,658 in full - there was an unpaid shortfall of £51,613. After full discussions with the Clyde Presbytery and the Independent Examiner, it has been agreed that this shortfall will be shown in the Balance Sheet as a liability payable to the National Church. By the end of 2025, £31,613 of this balance was repaid and the remaining £20,000 will be repaid early in 2026, following a pledge appeal with members and adherents.

The accounting treatment of the outstanding dues in the National Church accounts was agreed with Clyde Presbytery - payments made would be set against the earliest debt first.

Reserves policy

The current policy is to attempt to build up unrestricted 'free' reserves not committed or invested in tangible fixed assets to a level of at least three months of the annual costs of the Church. Based on an annual cost budget of circa £185,000, this means that the Church would require unrestricted reserves of approximately £46,000. At 31st December 2025 the unrestricted 'free' reserves were £47,595, broadly in line with the above reserves target.

FUTURE PLANS

In 2021, a Presbytery Mission Plan Act was passed and this will involve the development of a rolling five-year mission plan for all Presbyteries across Scotland. The purpose of the plan is to explore ways in which a Presbytery may structure and resource church life. Cairns is currently involved in this process and there is an ongoing dialogue with Clyde Presbytery.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is governed by a Unitary Constitution and is subject to the Acts & Regulations of the General Assembly of the Church of Scotland.

**Report of the Trustees
for the Year Ended 31 December 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Members of the Kirk Session are deemed to be 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.

Elders may be elected by the Kirk Session at any time. While Elders retain the status of Elder for life, those who have resigned from active eldership are excluded from the responsibilities of Trusteeship.

Organisational structure

Kirk Session Meetings are chaired by the Minister, being a Trustee, and meetings are normally held not less than six times a year. The Trustees are responsible for the control of all affairs of the Congregation, both spiritual and in relation to Fabric and Finance.

Key management remuneration

Key management personnel of the charity are deemed to be the trustees. The trustees give their time freely.

Risk management

The Trustees have assessed risk and, where necessary, put in place plans to manage and mitigate those risks to an acceptable level in the day-to-day operation of the Church. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which will show a true and fair view of the state of affairs of the Church and its financial activities for that period. In preparing those financial statements the Trustees are required to:

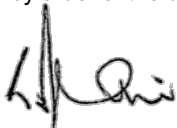
- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable Accounting Standards and statements or recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Church will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO THE INDEPENDENT EXAMINER

So far as the Trustees are aware, there is no relevant information of which the Independent Examiner is unaware, and each Trustee has taken all the steps that ought to have been taken as a Trustee in order to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

Approved by order of the board of trustees on.....12/2/2026..... and signed on its behalf by:



.....
W.D. Blair - Trustee

**Independent Examiner's Report to the Trustees of
Cairns Church of Scotland, Milngavie**

I report on the accounts for the year ended 31 December 2025 set out on pages six to seventeen.

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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 to comply with Regulation 8 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.



David Nicholls FCCA
Fellow of the Association of Chartered Certified Accountants
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

Date: 24 February 2026

Cairns Church of Scotland, Milngavie

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	163,905	-	163,905	151,320
Charitable activities					
Charitable Community Activities	6	4,975	-	4,975	4,508
Other trading activities	4	34,826	-	34,826	31,190
Investment income	5	955	-	955	1,102
Other income	7	2,816	-	2,816	1,985
Total		<u>207,477</u>	<u>-</u>	<u>207,477</u>	<u>190,105</u>
EXPENDITURE ON					
Charitable activities					
Charitable Community Activities	8	176,468	-	176,468	187,384
NET INCOME		31,009	-	31,009	2,721
RECONCILIATION OF FUNDS					
Total funds brought forward		869,418	572	869,990	867,269
TOTAL FUNDS CARRIED FORWARD		<u>900,427</u>	<u>572</u>	<u>900,999</u>	<u>869,990</u>

CONTINUING OPERATIONS

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities in both years. Comparative figures for the previous year by fund type are shown in Note 13. The notes on pages 8 to 17 form part of these financial statements.

Cairns Church of Scotland, Milngavie

Balance Sheet
31 December 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	15	852,832	853,505
CURRENT ASSETS			
Debtors	16	10,746	18,949
Cash at bank		60,718	35,368
		<u>71,464</u>	<u>54,317</u>
CREDITORS			
Amounts falling due within one year	17	(23,297)	(37,832)
		<u>48,167</u>	<u>16,485</u>
NET CURRENT ASSETS			
		<u>900,999</u>	<u>869,990</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>900,999</u>	<u>869,990</u>
NET ASSETS			
		<u>900,999</u>	<u>869,990</u>
FUNDS	19		
Unrestricted funds:			
General fund		47,595	15,913
Designated Fund - Manse		850,000	850,000
Designated Fund - Improvements		1,601	1,946
Designated Fund - Motor		546	727
Designated Fund - Office equipment		685	832
		<u>900,427</u>	<u>869,418</u>
Restricted funds		<u>572</u>	<u>572</u>
TOTAL FUNDS		<u>900,999</u>	<u>869,990</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 12 February 2026 and were signed on its behalf by:

A. M. Richmond
A.M. Richmond - Trustee

**Notes to the Financial Statements
for the Year Ended 31 December 2025**

1. GENERAL INFORMATION

Cairns Church of Scotland ("the charity") is a Scottish charitable unincorporated association. The Church is governed by a Unitary Constitution and is subject to the Acts & Regulations of the Scottish Assembly of the Church of Scotland. It was registered as a charity in Scotland (registered number SC009913) on 9 June 1950. Its registered address is 6 Lancaster Crescent, Kelvinside, Glasgow, G12 0RR.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared on an accruals basis, and on a going concern basis, in accordance with:

- the Charities and Trustee Investment (Scotland) Act 2005;
- Regulation 8 (Statement of account - Fully accrued accounts) of The Charities Accounts (Scotland) Regulations 2006;
- the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in March 2018 ("FRS 102"), to the extent that it applies to small entities and public benefit entities;
- 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in October 2019 (FRS 102)' ("the Charities SORP");
- UK Generally Accepted Accounting Practice; and
- the historical cost convention.

The charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value, unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the charity's functional currency, and rounded to the nearest pound.

There have been no changes to the basis of preparation this financial year or to the previous financial year's financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

2. ACCOUNTING POLICIES - continued

Going concern

The charity has financial assets and financial liabilities that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 15% on cost
Office and IT equipment	- 15% on cost
Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on reducing balance

Freehold Property - Manse

During 2021 the property value was increased to £850,000 as a result of a valuation carried out in the year. The trustees have elected to cease depreciation charges on the manse and instead obtain regular valuations.

Freehold Property - Church

The Church Buildings are not included in the financial statements as a result of the exemptions granted under Section 3 of the Law Reform [Miscellaneous Provisions] [Scotland] Act 1990.

Capitalisation Policy

The trustees have elected to capitalise individual fittings and equipment costing in excess of £500.

Taxation

Cairns Church of Scotland, Milngavie is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services and facilities

In accordance with the Charities SORP (FRS102) the value of the general volunteer time of the Church members is not recognised in the financial statements.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Legacies	4,707	200
Ordinary Offerings	8,246	7,285
Donations	9,932	10,327
Gift Aid Donations	100,098	93,519
Tax Recovered (Gift Aid)	26,903	25,388
Contributions - Cafe Cairns	10,989	11,928
Coffee Time - Sundays	3,030	2,673
	<u>163,905</u>	<u>151,320</u>

4. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Letting of Premises	<u>34,826</u>	<u>31,190</u>

5. INVESTMENT INCOME

	2025	2024
	£	£
Bank Interest	<u>955</u>	<u>1,102</u>

6. INCOME FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Coffee/Baking/Jumble/Concerts	4,925	3,658
Weddings & Funerals	50	850
	<u>4,975</u>	<u>4,508</u>

7. OTHER INCOME

	2025	2024
	£	£
Employer Allowance	<u>2,816</u>	<u>1,985</u>

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Charitable Community Activities	<u>175,028</u>	<u>1,440</u>	<u>176,468</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	37,098	42,880
Trustees' expenses	3,086	3,081
Ministries & Mission	83,601	85,168
Presbytery Dues	3,798	3,465
Manse Council Tax	5,064	4,552
Manse Repairs	375	1,233
Cleaning Costs	3,639	903
Grapevine, Stationery, Phone	2,139	2,734
Insurance	4,678	4,486
I.T. Costs	344	538
Light and Heat	16,409	18,249
Organ Upkeep	245	374
Repairs and Maintenance	5,201	7,391
Organist Remuneration	3,525	3,185
Payroll Fees	635	691
Cafe Cairns Costs	2,734	2,882
Donations and Gifts	-	255
Food and Supplies	265	253
Professional Fees	180	180
Thinking Allowed Costs	276	548
Bank Charges	12	12
Water Charges	321	1,019
Flower Costs	141	228
Young church	207	744
Equipment	382	160
Depreciation	673	733
	<u>175,028</u>	<u>185,944</u>

10. SUPPORT COSTS

	2025	2024
	£	£
Accounts preparation & Independent examination	<u>1,440</u>	<u>1,440</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

During the year, one trustee, the minister, received a 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 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 £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

There were no other trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

	2025	2024
	£	£
Trustees' expenses	<u>3,086</u>	<u>3,081</u>

These expenses were paid to one trustee (the Minister). In addition, the Church paid Council Tax on the Manse in the amount £5,064 (2024: £4,552).

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

12. STAFF COSTS

	2025 £	2024 £
Wages and salaries	32,883	39,513
Social security costs	3,684	2,853
Other pension costs	531	514
	<u>37,098</u>	<u>42,880</u>

Staff numbers are calculated on the basis of head count, and include part time staff.

The average monthly number of employees during the year was as follows:

	2025	2024
Premises	1	2
Support & Admin	1	1
	<u>2</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	151,320	-	151,320
Charitable activities			
Charitable Community Activities	4,508	-	4,508
Other trading activities	31,190	-	31,190
Investment income	1,102	-	1,102
Other income	1,985	-	1,985
Total	<u>190,105</u>	<u>-</u>	<u>190,105</u>
EXPENDITURE ON			
Charitable activities			
Charitable Community Activities	187,106	278	187,384
NET INCOME/(EXPENDITURE)	2,999	(278)	2,721
RECONCILIATION OF FUNDS			
Total funds brought forward	866,419	850	867,269
TOTAL FUNDS CARRIED FORWARD	<u>869,418</u>	<u>572</u>	<u>869,990</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

14. CONTRIBUTION OF VOLUNTEERS

In common with all congregations of the Church of Scotland, the congregation benefits from the contribution made by volunteers who give of their time and talents willingly and voluntarily for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Office and IT equipment £
COST OR VALUATION			
At 1 January 2025 and 31 December 2025	850,000	52,053	979
DEPRECIATION			
At 1 January 2025	-	50,107	147
Charge for year	-	345	147
At 31 December 2025	-	50,452	294
NET BOOK VALUE			
At 31 December 2025	850,000	1,601	685
At 31 December 2024	850,000	1,946	832
	Fixtures and fittings £	Motor vehicles £	Totals £
COST OR VALUATION			
At 1 January 2025 and 31 December 2025	2,701	12,900	918,633
DEPRECIATION			
At 1 January 2025	2,701	12,173	65,128
Charge for year	-	181	673
At 31 December 2025	2,701	12,354	65,801
NET BOOK VALUE			
At 31 December 2025	-	546	852,832
At 31 December 2024	-	727	853,505

Cost or valuation at 31 December 2025 is represented by:

	Freehold property £	Improvements to property £	Office and IT equipment £
Valuation in 2021	850,000	-	-
Cost	-	52,053	979
	850,000	52,053	979

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

15. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	Motor vehicles £	Totals £
Valuation in 2021	-	-	850,000
Cost	2,701	12,900	68,633
	<u>2,701</u>	<u>12,900</u>	<u>918,633</u>

For insurance reinstatement purposes in the event of a total loss, the church building has been valued at £8,357,417. This does not necessarily reflect the market value of the church.

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	777	1,337
Gift Aid receivable	3,266	3,384
Payroll debtor	437	1,263
Accrued income	150	368
Prepayments	6,116	12,597
	<u>10,746</u>	<u>18,949</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	1,602	3,758
Third party collections	255	245
M&M liability	20,000	30,000
Accrued expenses	1,440	3,829
	<u>23,297</u>	<u>37,832</u>

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	852,832	-	852,832	853,505
Current assets	70,892	572	71,464	54,317
Current liabilities	(23,297)	-	(23,297)	(37,832)
	<u>900,427</u>	<u>572</u>	<u>900,999</u>	<u>869,990</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS - continued

Comparatives for analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed assets	853,505	-	853,505	850,969
Current assets	53,745	572	54,317	51,222
Current liabilities	(37,832)	-	(37,832)	(34,922)
	<u>869,418</u>	<u>572</u>	<u>869,990</u>	<u>867,269</u>

19. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	At 31/12/25 £
Unrestricted funds			
General fund	15,913	31,682	47,595
Designated Fund - Manse	850,000	-	850,000
Designated Fund - Improvements	1,946	(345)	1,601
Designated Fund - Motor	727	(181)	546
Designated Fund - Office equipment	832	(147)	685
	<u>869,418</u>	<u>31,009</u>	<u>900,427</u>
Restricted funds			
Restricted Fund - Sound/IT	372	-	372
Restricted Fund - Choir	200	-	200
	<u>572</u>	<u>-</u>	<u>572</u>
TOTAL FUNDS	<u>869,990</u>	<u>31,009</u>	<u>900,999</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	207,477	(175,795)	31,682
Designated Fund - Improvements	-	(345)	(345)
Designated Fund - Motor	-	(181)	(181)
Designated Fund - Office equipment	-	(147)	(147)
	<u>207,477</u>	<u>(176,468)</u>	<u>31,009</u>
TOTAL FUNDS	<u>207,477</u>	<u>(176,468)</u>	<u>31,009</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	15,450	3,732	(3,269)	15,913
Designated Fund - Manse	850,000	-	-	850,000
Designated Fund - Improvements	-	(344)	2,290	1,946
Designated Fund - Motor	969	(242)	-	727
Designated Fund - Office equipment	-	(147)	979	832
	<u>866,419</u>	<u>2,999</u>	<u>-</u>	<u>869,418</u>
Restricted funds				
Restricted Fund - Sound/IT	650	(278)	-	372
Restricted Fund - Choir	200	-	-	200
	<u>850</u>	<u>(278)</u>	<u>-</u>	<u>572</u>
TOTAL FUNDS	<u>867,269</u>	<u>2,721</u>	<u>-</u>	<u>869,990</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,105	(186,373)	3,732
Designated Fund - Improvements	-	(344)	(344)
Designated Fund - Motor	-	(242)	(242)
Designated Fund - Office equipment	-	(147)	(147)
	<u>190,105</u>	<u>(187,106)</u>	<u>2,999</u>
Restricted funds			
Restricted Fund - Sound/IT	-	(278)	(278)
TOTAL FUNDS	<u>190,105</u>	<u>(187,384)</u>	<u>2,721</u>

Purposes of Funds

General Fund - The unrestricted, free reserves of the charity

Designated Fund - Manse - Represents the net book value of the Manse. Additions are transferred to this fund and depreciation charged to it. This fund has been renamed from 'Designated Fund - Fabric'

Designated Fund - Improvements - Represents the net book value of the improvements to the Manse and Church property. Additions are transferred to this fund and depreciation charged to it

Designated Fund - Motor - Represents the net book value of the vehicle. Additions are transferred to this fund and depreciation charged to it

Designated Fund - Office equipment - Represents the net book value of the office equipment. Additions are transferred to this fund and depreciation charged to it

Restricted Fund - Sound/IT - Donation provided towards the Sanctuary sound and IT project

Cairns Church of Scotland, Milngavie

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

19. MOVEMENT IN FUNDS - continued

Restricted Fund - Choir - Legacy provided towards the running of Cairns Church of Scotland choir

20. RELATED PARTY DISCLOSURES

During 2025 a total of £41,045 was donated to the Church by a total of 20 of its trustees (2024: £36,180 from a total of 19 trustees).

21. SPECIAL COLLECTIONS

During the year the Church held collections for two projects. The nature of these collections is that the funds raised are passed directly to the recipient organisation and as such these amounts do not feature in the Church's income or expenditure.

Funds were raised on behalf of these organisations as follows:

Recipient	2025 £	2024 £
Nkanda	300	310
Christian Aid	674	300
	<hr/>	<hr/>
	974	610
	<hr/>	<hr/>

Cairns Church of Scotland, Milngavie

Scotland - Charity number SC009913

Accounts

**Report of the Trustees and
Financial Statements for the Year Ended 31 December 2024
for
Cairns Church of Scotland, Milngavie**

The Church of Scotland
CAIRNS CHURCH, MILNGAVIE



Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

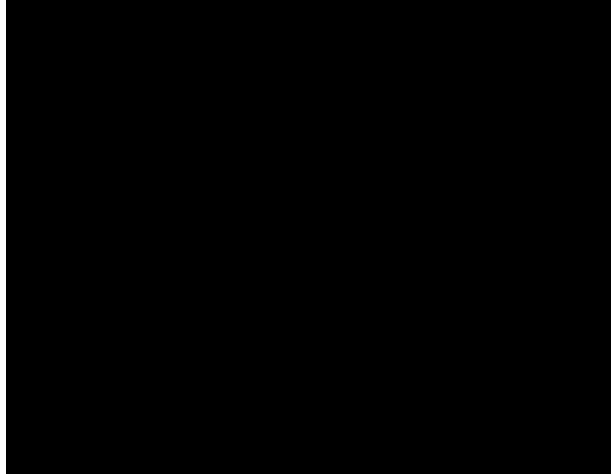
**Contents of the Financial Statements
for the Year Ended 31 December 2024**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 17

Cairns Church of Scotland, Milngavie

**Reference and Administrative Details
for the Year Ended 31 December 2024**

TRUSTEES



PRINCIPAL ADDRESS

11 Buchanan Street
Milngavie
Glasgow
G62 8AW

REGISTERED CHARITY NUMBER SC009913

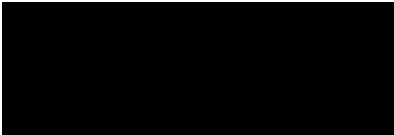
INDEPENDENT EXAMINER


Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

BANKERS

The Royal Bank of Scotland
24 Douglas Street
Milngavie
Glasgow
G62 6PB

PRINCIPAL OFFICE-BEARERS



CONGREGATION REFERENCE

181207

Cairns Church of Scotland, Milngavie

Report of the Trustees for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Our vision, which is encapsulated in our logo 'DOVE' - Development of the Vision Enterprise, is derived from the objectives that people hear clearly the Gospel of Jesus Christ, see the life of his Spirit among his people and come to know the love of God the Father. We, in Cairns, recognise an important distinction between religious needs and spiritual needs.

Cairns is first a place of spiritual care and development. Its approach respects the various points that people have reached on the journey of faith. This is focused principally on our weekly Sunday services but also, in 'normal' non pandemic times, through special services during Holy Week and at Advent. These are services with candlelight, words and music allowing time for quiet contemplation.

The Cairns Church community continues to exercise its obligations to both its members and the wider community under the leadership of its minister, [REDACTED].

Significant Activities

Cairns Church continues to be home to many groups - Evening Group, Parent and Toddlers' Group, several Book Groups, Walking Groups, Badminton Clubs and a Peace and Justice Group. The well-established 'Thinking Allowed' lecture series attracts many diverse thinkers both locally and from further afield. Schools' end of term services are prepared and held in the church and [REDACTED] leads the school pupils on a tour of the local churches, talking to them about all the denominations, ending in Cairns for a discussion and hospitality.

As well as these church groups, the church and halls are filled, almost to capacity by a wide range of community groups including Choirs, Music Groups, Associated Board Exams, Yoga, Chess, Private tuition, NHS (various groups), Friendship Circle and Classical Music concerts are held monthly.

Café Cairns operates in the Church on each Tuesday from the beginning of February until early June, and then from September to December-culminating in a Christmas Dinner (adults only). Pupils from P6 and P7 at Milngavie Primary School attend the Café (an average of 83 per week). There is also a Café for adults, which is open to the Community. This is held in different room. Here customers can enjoy a light lunch, very reasonably priced. (An average of 18 people attend each week). There is a team of volunteer helpers from the Church. Total number on the rota is 23. Some members (13) attend every week. Tasks include preparing food, serving at table, supervising youngsters. The atmosphere in the Café is convivial and friendly. Our customers, young and older, often comment how much they enjoy their Tuesday lunch.

Communication with the church members is mainly through our monthly "Grapevine" magazine. The Grapevine contains general information, items about the activities of various groups with-in Cairns, including the Peace and Justice Group, which discusses topical issues such as Climate action, Refugees, Poverty, Fair Trade, Peace, Inclusion, etc. Information about upcoming events and humour is included as well as beautiful photographs, making this a very popular publication.

Another method of communication is the church website which is updated very regularly and includes podcasts of sermons and lectures and the Cairns Church e-magazine.

The recording of sermons and lectures enables all those who are unable to attend the services or lectures to listen to them.

At 31 December 2024 the church had 264 members - a reduction from 278 in 2023. Sadly, there were 5 deaths of members in 2024. More positively, 3 new people joined as adherents during the year. The number of adherents now stands at 34. The church had 24 elders at 31 December 2024.

We remain open to new ideas and ways to fulfil our obligations as church members and to serve the community.

Cairns Church of Scotland, Milngavie

Report of the Trustees for the Year Ended 31 December 2024

ACHIEVEMENT AND PERFORMANCE

Collections & Fundraising for other Charities

Fundraising initiatives during the year can be summarised:

	£
Thinking Allowed	1,510
Sale of cards	56
Craft Stall	176
Guess the weight	86
Baking Stall	580
Summer Gardens	1,250
	<hr/>
Total	3,658

The church also raised funds of £310 at Christmas time for the church in Nkanda, Malawi. The Christmas Watchnight Service raised £300 which was paid to support the work of Christian Aid.

Investment performance

The Church does not hold any investments. Any cash flow during the year is deposited in suitable bank accounts.

FINANCIAL REVIEW

Financial position

During the year the income from all sources amounted to £190,105 compared to £177,604 in 2023. Expenditure amounted to £187,384 compared to £174,763 in 2023. The charity generated a net surplus of £2,721 for the year ended 31 December 2024 (2023: £2,841).

In 2020, due to a drop in income, we were unable to pay the National Church dues of £93,658 in full - there was an unpaid shortfall of £51,613. After full discussions with the Clyde Presbytery and the Independent Examiner, it has been agreed that this shortfall will be shown in the Balance Sheet as a liability payable to the National Church. By the end of 2024, £21,613 of this balance was repaid and the remaining £30,000 will be repaid if, in the future, the church has sufficient funds to enable it to discharge this liability.

The accounting treatment of the outstanding dues in the National Church accounts was agreed with Clyde Presbytery - payments made would be set against the earliest debt first.

Reserves policy

The reserves level is reviewed annually by the trustees. The current policy is to attempt to build up unrestricted 'free' reserves not committed or invested in tangible fixed assets to a level of at least three months of the annual costs of the Church. Based on an annual cost budget of circa £180,000, this means that the Church would require unrestricted reserves of approximately £45,000. At 31 December 2024 the unrestricted 'free' reserves were £15,913 - significantly short of the above target. The trustees are currently considering options for seeking to increase the level of 'free' unrestricted reserves.

FUTURE PLANS

In 2021, a Presbytery Mission Plan Act was passed and this will involve the development of a rolling five-year mission plan for all Presbyteries across Scotland. The purpose of the plan is to explore ways in which a Presbytery may structure and resource church life. Cairns is currently involved in this process.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is governed by a Unitary Constitution and is subject to the Acts & Regulations of the Scottish Assembly of the Church of Scotland.

Recruitment and appointment of new trustees

Members of the Kirk Session are deemed to be 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.

Elders may be elected by the Kirk Session at any time. While Elders retain the status of Elder for life, those who have resigned from active eldership are excluded from the responsibilities of Trusteeship.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Kirk Session Meetings are chaired by the Minister, being a Trustee, and meetings are normally held not less than six times a year. The Trustees are responsible for the control of all affairs of the Congregation, both spiritual and in relation to Fabric and Finance.

Key management remuneration

Key management personnel of the charity are deemed to be the trustees. The trustees give their time freely.

Risk management

The Trustees have assessed risk and, where necessary, put in place plans to manage and mitigate those risks to an acceptable level in the day to day operation of the Church. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which will show a true and fair view of the state of affairs of the Church and its financial activities for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable Accounting Standards and statements or recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Church will continue in operational existence.

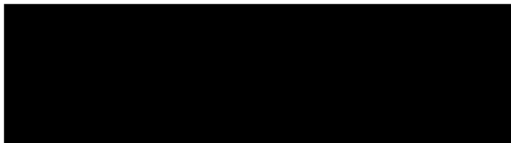
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO THE INDEPENDENT EXAMINER

So far as the Trustees are aware, there is no relevant information of which the Independent Examiner is unaware, and each Trustee has taken all the steps that ought to have been taken as a Trustee in order to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

09/03/2025

Approved by order of the board of trustees on..... and signed on its behalf by:



**Independent Examiner's Report to the Trustees of
Cairns Church of Scotland, Milngavie**

I report on the accounts for the year ended 31 December 2024 set out on pages six to seventeen.

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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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.

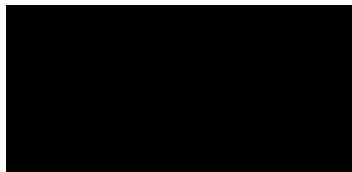
Independent examiner's statement

In connection with 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 to comply with Regulation 8 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.



Fellow of the Association of Chartered Certified Accountants
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

Date: 10 March 2025

Cairns Church of Scotland, Milngavie

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	151,320	-	151,320	138,417
Charitable activities					
Charitable Community Activities	6	4,508	-	4,508	4,446
Other trading activities	4	31,190	-	31,190	32,565
Investment income	5	1,102	-	1,102	205
Other income	7	1,985	-	1,985	1,971
Total		<u>190,105</u>	<u>-</u>	<u>190,105</u>	<u>177,604</u>
EXPENDITURE ON					
Charitable activities					
Charitable Community Activities	8	187,106	278	187,384	174,763
NET INCOME/(EXPENDITURE)		2,999	(278)	2,721	2,841
RECONCILIATION OF FUNDS					
Total funds brought forward		866,419	850	867,269	864,428
TOTAL FUNDS CARRIED FORWARD		<u>869,418</u>	<u>572</u>	<u>869,990</u>	<u>867,269</u>

CONTINUING OPERATIONS

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities in both years. Comparative figures for the previous year by fund type are shown in Note 13. The notes on pages 8 to 17 form part of these financial statements.

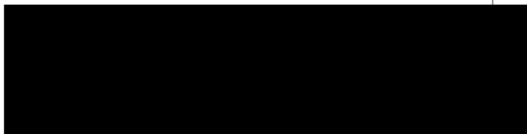
Cairns Church of Scotland, Milngavie

Balance Sheet
31 December 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	15	853,505	850,969
CURRENT ASSETS			
Debtors	16	18,949	9,554
Cash at bank		35,368	41,668
		<u>54,317</u>	<u>51,222</u>
CREDITORS			
Amounts falling due within one year	17	(37,832)	(34,922)
		<u>16,485</u>	<u>16,300</u>
NET CURRENT ASSETS			
		869,990	867,269
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>869,990</u>	<u>867,269</u>
NET ASSETS			
FUNDS	19		
Unrestricted funds:			
General fund		15,913	15,450
Designated Fund - Manse		850,000	850,000
Designated Fund - Improvements		1,946	-
Designated Fund - Motor		727	969
Designated Fund - Office equipment		832	-
		<u>869,418</u>	<u>866,419</u>
Restricted funds		<u>572</u>	<u>850</u>
TOTAL FUNDS		<u>869,990</u>	<u>867,269</u>

09/03/2025

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:



**Notes to the Financial Statements
for the Year Ended 31 December 2024**

1. GENERAL INFORMATION

Cairns Church of Scotland ("the charity") is a Scottish charitable unincorporated association. The Church is governed by a Unitary Constitution and is subject to the Acts & Regulations of the Scottish Assembly of the Church of Scotland. It was registered as a charity in Scotland (registered number SC009913) on 9 June 1950. Its registered address is 6 Lancaster Crescent, Kelvinside, Glasgow, G12 0RR.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared on an accruals basis, and on a going concern basis, in accordance with:

- the Charities and Trustee Investment (Scotland) Act 2005;
- Regulation 8 (Statement of account - Fully accrued accounts) of The Charities Accounts (Scotland) Regulations 2006;
- the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in March 2018 ("FRS 102"), to the extent that it applies to small entities and public benefit entities;
- 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, published in October 2019 (FRS 102)' ("the Charities SORP");
- UK Generally Accepted Accounting Practice; and
- the historical cost convention.

The charity meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value, unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the charity's functional currency, and rounded to the nearest pound.

There have been no changes to the basis of preparation this financial year or to the previous financial year's financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

2. ACCOUNTING POLICIES - continued

Financial instruments

The charity has financial assets and financial liabilities that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 15% on cost
Office and IT equipment	- 15% on cost
Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on reducing balance

Freehold Property - Manse

During 2021 the property value was increased to £850,000 as a result of a valuation carried out in the year. The trustees have elected to cease depreciation charges on the manse and instead obtain regular valuations.

Freehold Property - Church

The Church Buildings are not included in the financial statements as a result of the exemptions granted under Section 3 of the Law Reform [Miscellaneous Provisions] [Scotland] Act 1990.

Capitalisation Policy

The trustees have elected to capitalise individual fittings and equipment costing in excess of £500.

Taxation

Cairns Church of Scotland, Milngavie is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services and facilities

In accordance with the Charities SORP (FRS102) the value of the general volunteer time of the Church members is not recognised in the financial statements.

Cairns Church of Scotland, Milngavie

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

3. DONATIONS AND LEGACIES

	2024	2023
	£	£
Legacies	200	197
Ordinary Offerings	7,285	5,758
Donations	10,327	10,933
Gift Aid Donations	93,519	87,220
WFO Envelopes	-	50
Tax Recovered (Gift Aid)	25,388	22,503
Contributions - Cafe Cairns	11,928	9,278
Coffee Time - Sundays	2,673	2,478
	<u>151,320</u>	<u>138,417</u>

4. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Letting of Premises	<u>31,190</u>	<u>32,565</u>

5. INVESTMENT INCOME

	2024	2023
	£	£
Bank Interest	<u>1,102</u>	<u>205</u>

6. INCOME FROM CHARITABLE ACTIVITIES

	2024	2023
	Charitable Community Activities	Total activities
	£	£
Coffee/Baking/Jumble/Concerts	3,658	3,679
Weddings & Funerals	850	767
	<u>4,508</u>	<u>4,446</u>

7. OTHER INCOME

	2024	2023
	£	£
Employer Allowance (NIC)	<u>1,985</u>	<u>1,971</u>

Cairns Church of Scotland, Milngavie

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9) £	Support costs (see note 10) £	Totals £
Charitable Community Activities	<u>185,944</u>	<u>1,440</u>	<u>187,384</u>

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024 £	2023 £
Staff costs	42,880	44,218
Trustees' expenses	3,081	3,165
Ministries & Mission	85,168	76,635
Presbytery Dues	3,465	3,465
Manse Council Tax	4,552	4,452
Manse Repairs	1,233	1,324
Cleaning Costs	903	176
Grapevine, Stationery, Phone	2,734	2,405
Insurance	4,486	4,019
I.T. Costs	538	414
Light and Heat	18,249	16,775
Organ Upkeep	380	372
Repairs and Maintenance	7,385	6,575
Organist Remuneration	3,185	3,380
Payroll Fees	691	701
Cafe Cairns Costs	2,882	2,448
Donations and Gifts	255	-
Food and Supplies	253	706
Professional Fees	180	798
Thinking Allowed Costs	548	135
Bank Charges	12	4
Water Charges	1,019	-
Flower Costs	228	73
Fundraising expenses	-	204
Young church	744	677
Equipment	160	-
Depreciation	<u>733</u>	<u>322</u>
	<u>185,944</u>	<u>173,443</u>

10. SUPPORT COSTS

	2024 £	2023 £
Governance costs (Independent examination fee)	<u>1,440</u>	<u>1,320</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

11. TRUSTEES' REMUNERATION AND BENEFITS

During the year, one trustee, the minister, received a 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 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.

There were no other trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

	2024	2023
	£	£
Trustees' expenses	<u>3,081</u>	<u>3,165</u>

These expenses were paid to one trustee (the Minister). In addition, the Church paid Council Tax on the Manse in the amount £4,552 (2023: £4,452).

12. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	39,513	40,819
Social security costs	2,853	2,885
Other pension costs	<u>514</u>	<u>514</u>
	<u>42,880</u>	<u>44,218</u>

Staff numbers are calculated on the basis of head count, and include part time staff.

The average monthly number of employees during the year was as follows:

	2024	2023
Premises	2	2
Support & Admin	<u>1</u>	<u>1</u>
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	138,417	-	138,417
Charitable activities			
Charitable Community Activities	4,446	-	4,446
Other trading activities	32,565	-	32,565
Investment income	205	-	205
Other income	<u>1,971</u>	<u>-</u>	<u>1,971</u>
Total	<u>177,604</u>	<u>-</u>	<u>177,604</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

EXPENDITURE ON	Unrestricted funds £	Restricted funds £	Total funds £
Charitable activities			
Charitable Community Activities	<u>174,763</u>	-	<u>174,763</u>
NET INCOME	2,841	-	2,841
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>863,578</u>	<u>850</u>	<u>864,428</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>866,419</u></u>	<u><u>850</u></u>	<u><u>867,269</u></u>

14. CONTRIBUTION OF VOLUNTEERS

In common with all congregations of the Church of Scotland, the congregation benefits from the contribution made by volunteers who give of their time and talents willingly and voluntarily for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15. TANGIBLE FIXED ASSETS

COST OR VALUATION	Freehold property £	Improvements to property £	Office and IT equipment £
At 1 January 2024	850,000	49,763	-
Additions	<u>-</u>	<u>2,290</u>	<u>979</u>
At 31 December 2024	<u>850,000</u>	<u>52,053</u>	<u>979</u>
DEPRECIATION			
At 1 January 2024	-	49,763	-
Charge for year	<u>-</u>	<u>344</u>	<u>147</u>
At 31 December 2024	<u>-</u>	<u>50,107</u>	<u>147</u>
NET BOOK VALUE			
At 31 December 2024	<u>850,000</u>	<u>1,946</u>	<u>832</u>
At 31 December 2023	<u>850,000</u>	<u>-</u>	<u>-</u>

Cairns Church of Scotland, Milngavie

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

15. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	Motor vehicles £	Totals £
COST OR VALUATION			
At 1 January 2024	2,701	12,900	915,364
Additions	<u>-</u>	<u>-</u>	<u>3,269</u>
At 31 December 2024	<u>2,701</u>	<u>12,900</u>	<u>918,633</u>
DEPRECIATION			
At 1 January 2024	2,701	11,931	64,395
Charge for year	<u>-</u>	<u>242</u>	<u>733</u>
At 31 December 2024	<u>2,701</u>	<u>12,173</u>	<u>65,128</u>
NET BOOK VALUE			
At 31 December 2024	<u>-</u>	<u>727</u>	<u>853,505</u>
At 31 December 2023	<u>-</u>	<u>969</u>	<u>850,969</u>

Cost or valuation at 31 December 2024 is represented by:

	Freehold property £	Improvements to property £	Office and IT equipment £
Valuation in 2021	850,000	-	-
Cost	<u>-</u>	<u>52,053</u>	<u>979</u>
	<u>850,000</u>	<u>52,053</u>	<u>979</u>
	Fixtures and fittings £	Motor vehicles £	Totals £
Valuation in 2021	-	-	850,000
Cost	<u>2,701</u>	<u>12,900</u>	<u>68,633</u>
	<u>2,701</u>	<u>12,900</u>	<u>918,633</u>

For insurance reinstatement purposes in the event of a total loss, the church building has been valued at £8,357,417. This does not necessarily reflect the market value of the church.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	1,337	396
Gift Aid Receivable	3,384	3,446
Prepayments	12,597	5,440
Other Debtors	1,631	272
	<u>18,949</u>	<u>9,554</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	3,758	3,434
Other creditors	245	168
M&M Liability	30,000	30,000
Accrued expenses	3,829	1,320
	<u>37,832</u>	<u>34,922</u>

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Fixed assets	853,505	-	853,505	850,969
Current assets	53,745	572	54,317	51,222
Current liabilities	(37,832)	-	(37,832)	(34,922)
	<u>869,418</u>	<u>572</u>	<u>869,990</u>	<u>867,269</u>

Comparatives for analysis of net assets between funds

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Fixed assets	850,969	-	850,969	851,291
Current assets	50,372	850	51,222	53,588
Current liabilities	(34,922)	-	(34,922)	(40,451)
	<u>866,419</u>	<u>850</u>	<u>867,269</u>	<u>864,428</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

19. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	15,450	3,732	(3,269)	15,913
Designated Fund - Manse	850,000	-	-	850,000
Designated Fund - Improvements	-	(344)	2,290	1,946
Designated Fund - Motor	969	(242)	-	727
Designated Fund - Office equipment	-	(147)	979	832
	<u>866,419</u>	<u>2,999</u>	<u>-</u>	<u>869,418</u>
Restricted funds				
Restricted Fund - Sound/IT	650	(278)	-	372
Restricted Fund - Choir	200	-	-	200
	<u>850</u>	<u>(278)</u>	<u>-</u>	<u>572</u>
TOTAL FUNDS	<u>867,269</u>	<u>2,721</u>	<u>-</u>	<u>869,990</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,105	(186,373)	3,732
Designated Fund - Improvements	-	(344)	(344)
Designated Fund - Motor	-	(242)	(242)
Designated Fund - Office equipment	-	(147)	(147)
	<u>190,105</u>	<u>(187,106)</u>	<u>2,999</u>
Restricted funds			
Restricted Fund - Sound/IT	-	(278)	(278)
TOTAL FUNDS	<u>190,105</u>	<u>(187,384)</u>	<u>2,721</u>

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	12,287	3,163	15,450
Designated Fund - Manse	850,000	-	850,000
Designated Fund - Motor	1,291	(322)	969
	<u>863,578</u>	<u>2,841</u>	<u>866,419</u>
Restricted funds			
Restricted Fund - Sound/IT	650	-	650
Restricted Fund - Choir	200	-	200
	<u>850</u>	<u>-</u>	<u>850</u>
TOTAL FUNDS	<u>864,428</u>	<u>2,841</u>	<u>867,269</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	177,604	(174,441)	3,163
Designated Fund - Motor	-	(322)	(322)
	<u>177,604</u>	<u>(174,763)</u>	<u>2,841</u>
TOTAL FUNDS	<u>177,604</u>	<u>(174,763)</u>	<u>2,841</u>

Purposes of Funds

General Fund - The unrestricted, free reserves of the charity

Designated Fund - Manse - Represents the net book value of the Manse. Additions are transferred to this fund and depreciation charged to it. This fund has been renamed from 'Designated Fund - Fabric'

Designated Fund - Improvements - Represents the net book value of the improvements to the Manse and Church property. Additions are transferred to this fund and depreciation charged to it

Designated Fund - Motor - Represents the net book value of the vehicle. Additions are transferred to this fund and depreciation charged to it

Designated Fund - Office equipment - Represents the net book value of the office equipment. Additions are transferred to this fund and depreciation charged to it

Restricted Fund - Sound/IT - Donation provided towards the Sanctuary sound and IT project

Restricted Fund - Choir - Legacy provided towards the running of Cairns Church of Scotland choir

20. RELATED PARTY DISCLOSURES

During 2024 a total of £36,180 was donated to the Church by a total of 19 of its trustees (2023: £34,818 from a total of 20 trustees).

21. SPECIAL COLLECTIONS

During the year the Church held collections for two projects. The nature of these collections is that the funds raised are passed directly to the recipient organisation and as such these amounts do not feature in the Church's income or expenditure.

Funds were raised on behalf of these organisations as follows:

Recipient	2024 £	2023 £
Nkanda	310	200
Christian Aid	300	0
	<u>610</u>	<u>200</u>