

# Cardonald Parish Church of Scotland, Glasgow

Scotland · Charity number SC010265

## Details

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Known as	Cardonald Parish Church
Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1917-04-27
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address 2155 Paisley Road West  
Glasgow  
G52 3PF

## Activities

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

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

**What the charity does:** To glorify God and to work for the advancement of Christ's Kingdom throughout the world

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

**Objectives:** The advancement of religion.

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£116,358	£151,877	-	0
2024-12-31	£108,065	£131,483	-	2
2023-12-31	£125,875	£122,383	-	2
2022-12-31	£143,440	£132,371	-	3
2021-12-31	£100,658	£119,254	-	3
2020-12-31	£105,184	£131,992	-	3

**Cardonald Parish Church of Scotland, Glasgow**

Scotland - Charity number SC010265

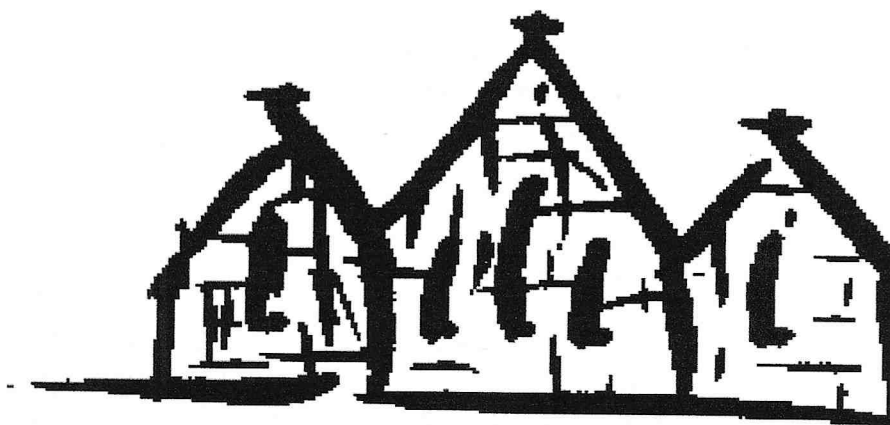
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# Accounts

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**Cardonald Parish Church  
Annual Report and Accounts 2025**

**The Church of Scotland  
Cardonald Parish Church**



**As Approved by Trustees**

**On 18<sup>th</sup> March 2026**

**ANNUAL REPORT AND ACCOUNTS**

**Year ended 31 December 2025**

**Congregation No: 160912**

**Scottish Charity No: SC010265**

**137th Stated Annual Meeting**

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Reference and Administrative Information**

Charity Name: Cardonald Parish Church of Scotland, Glasgow  
 Charity Registration Number: SC010265  
 Congregation Reference No: 160912  
 Contact Address: The Treasurer  
 Cardonald Parish Church  
 2155 Paisley Road West  
 Glasgow  
 G52 3PF

**Trustees**

*Kirk Session (up to date of signing accounts)*

Teasdale, Rev J (to 4/11/25) Interim Moderator	Cameron, Rev R (from 27/11/25) Interim Moderator	Carr, Rev P (from 18/11/25) Locum Minister
Aitken C Allan L (Ordained 08/03/26) Batchelor J Boyd V Brownlie C Cassidy L Collins M Carr Peter Rev (admitted 28/01/26)	Hardie I (Ordained 08/03/26) Henderson J Kerr N Livingston D McIntyre R McKay A McNulty M	Morrison E (Ordained 08/03/26) Purdon J Reid C (Ordained 08/03/26) Stewart A F Stewart S Weir P
		Total: 21

**Principal Office-bearers**

Minister: Vacant  
 Interim Moderator: Rev J Teasdale (to 04/11/25); Rev R Cameron (from 27/11/25)  
 Locum Minister: Rev Liz Johnson Blythe (to 14/09/25); Rev P Carr (from 18/11/25)  
 Session Clerk: A F Stewart  
 Deputy Session Clerk: R McIntyre  
 Church Treasurer: J Batchelor

**Principal Office:**

The Secretary  
 Cardonald Parish Church  
 2155 Paisley Road West  
 GLASGOW G52 3PF

**Independent Examiner:**

K Bowie  
 18 Ledi Road  
 Glasgow G43 2AJ

**Bankers:**

Royal Bank of Scotland  
 1 Moncrieff Street  
 Paisley PA3 2AW

## **Structure, Governance and Management**

### **Governing Document**

Cardonald Parish Church is administered under the terms of the Unitary Constitution.

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

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active elders of the church and are chosen from those members who are considered to have the appropriate gifts and skills. The Interim Moderator has been appointed by the Presbytery of Glasgow and the locum minister was appointed by the Kirk Session.

### **Organisational Structure**

The Kirk Session is chaired by the Interim Moderator and normally meets at least six times in a year. Certain responsibilities are delegated to four committees. These are Worship and Nurture Team, Mission and Outreach Team, Support Team and Finance and Property Team, as appropriate.

Within each Team's remit there is a requirement to bear in mind the need for good stewardship of our resources (our time, talents, money and care for the world around us).

The Kirk Session is responsible for all spiritual and temporal affairs within the church.

## **Objectives and Activities**

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

### **Objectives for 2026**

The Objectives for 2026 are as follows:

- Following the adoption of the Presbytery Mission Plan in 2023 - to continue to work through the areas of co-operation within the terms of the Parish Grouping, and with the other congregations within our church cluster, now known as the Glasgow South West Parish Grouping.
- Following the adoption of the Unitary Constitution in 2022 – to further develop the new Kirk Session Teams and their work, according to the remits agreed by the Kirk Session. The Worship & Nurture Team and the Mission & Outreach Team in particular require further development.

## **Cardonald Parish Church Annual Report and Accounts 2025**

- Following the request from the General Trustees for a review of the buildings of Cardonald, Hillington Park, and St Andrew & St Nicholas – to work with the Presbytery Property Committee, General Trustees, and other Presbytery and central church committees to find a way forward with our sanctuary repair and conservation project and explore the best use of our facilities for the future mission of the church.
- To explore how Eco-Congregation Scotland might impact our church.

The wording for the Objectives for 2026 is similar in places to the 2025 wording as not much progress was made during the year.

### **Activities and Achievements**

During 2025, in addition to the regular Sunday morning worship, and the Tuesday morning informal services, there were additional services around Easter and Christmas. We also participated in ecumenical activities including the Good Friday Walk of Witness and the Christmas Carols by Candlelight with other churches in our G52 Churches Together group. There were fortnightly Bible study and prayer meetings.

Opportunities for fellowship were provided by our regular Tuesday Coffee Morning, the Men's Club, the Badminton Club, the Monday Club, and the Craft Group. There was also the resumption of tea and coffee after Sunday morning services on a fortnightly basis.

To satisfy the criteria to be a trustee an elder must attend Session meetings regularly in order to participate in the decision making of the Session. If an elder chooses not to attend Session meetings that person does remain an elder but cannot be a trustee. One of our elders, Mrs Margaret Gunn, has followed this course and she plays a major part in promoting prayer and encouraging church members to practise prayer. This is an important role within the church, and one that we hope Margaret will continue. One of our recent ministers informally called her the Prayer Elder.

We have about as many retired/inactive elders as active ones and we plan to ordain several new elders in March 2026.

The Kirk Session continues to meet 'in-person' for most regular and ad-hoc meetings but decided to continue meeting virtually by 'Zoom' for the December and February meetings. The work on establishing the Kirk Session teams has progressed slowly, though all teams have now met to discuss their remits.

Following the approval of the Presbytery Mission Plan, we approached the Church of Scotland General Trustees for funding to undertake the sanctuary repair and conservation project. Before this can progress, they asked for a review of the missional need for the buildings of Cardonald, Hillington Park, and St Andrew & Nicholas. This is still an ongoing matter and, specifically with regard to Cardonald Parish Church, no progress has been made.

A "pop-up" library has been established in our Small Hall for the use of local primary schools as the local Glasgow City Council Cardonald library has been closed for some time because of the presence of RAAC. Glasgow Life has funded the library and provided the books which will be the property of

**Cardonald Parish Church  
Annual Report and Accounts 2025**

our church, and we see this as an extremely useful outreach to our local community. The long-planned opening took place in late February 2026.

One of our members, Mr Santosh Nair, undertook successfully a Worship Leadership course and has already led several services of worship at Cardonald. He has found that he is in great demand to lead services in other churches in the Presbytery of Glasgow.

The Rev Jim Teasdale continued as our Interim Moderator for most of 2025 but towards the end of the year the Rev Richard Cameron took over the position. After considerable planning our church was delighted to receive the ministry of the Rev Peter Carr as our locum minister as from the start of 2026.

The following table shows the membership statistics for the church over the last two years.

		2024		2025
<b>Members on Roll as at 1 January</b>		<b>203</b>		<b>193</b>
Left during the year - By death	11		8	
- By Disjunction Certificate	2		-	
- By Resolution of Kirk Session	-		6	
- Otherwise	1			
		14		14
Admitted – By profession of faith	2		3	
By transfer certificate	-		-	
By resolution of Kirk Session	2		1	
		4		4
<b>Members on Roll as at 31 December</b>		<b>193</b>		<b>183</b>
Baptisms		2		4
Weddings		-		1

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Financial Review**

These accounts are prepared on the Receipts and Payments basis.  
The major source of income in the General Fund is the regular Offerings from the members of the congregation together with the associated Gift Aid refunds. These totalled £80,615 in 2025. This is higher than 2024 due to some large one-off offerings and new members beginning offerings.  
Expenditure was £151,877 giving a deficit of £35,519. Included in the expenditure are redundancy costs of £20,534 for the Church Secretary and the Church Cleaner.  
Giving to Grow Contributions of £54,950 were paid in full at the end of the year.  
Donations from Church Organisations were, £4,990 from the Tuesday Coffee Mornings, £600 From the Badminton Club, £250 from the Monday Club. Other ("non church") donations came from the Junior BB and Anchor Boys £100, BB Company Section £100 and £700 from Girl Guiding.  
Christmas Sales tables donated £2,205 net of a £245 donation to the Prince and Princess of Wales Hospice.  
The let of the Church halls to community groups amounted to £8,023.

**Reserves Policy**

The Trustees' policy is to hold reserves of approximately six months ordinary expenditure, which amounts to £61,028 for 2025. This figure is based on 6 months of the 2026 Budget. At the year end the Church held Unrestricted and Designated Funds of £141,791 of which £5,655 are Designated, including those of Church Organisations.  
The Church also held £10,833 of Restricted Funds, which have been provided for the purpose specified on page 11 of the accounts.  
The fabric of the Church and associated buildings requires repairs costing approximately £650,000. The Trustees are working with grant giving bodies, The Presbytery and the Church of Scotland to raise sufficient funds to cover the costs of the work to the fabric without depleting our funds to an unacceptable level.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session 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 are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Ament 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.**



A F Stewart,  
Session Clerk

Date 18/03/2026

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Cardonald Parish Church - SC010265  
Independent Examiner's Report to the Trustees of Cardonald Parish Church**

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 15.

**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 

Name: K Bowie FCCA

Address: 18 Ledi Road  
Glasgow  
G43, 2AJ

Date: 31st March, 2026



**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Cardonald Parish Church of Scotland  
Statement of Balances  
At 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Bank and Deposit Balances</b>						
Bank and deposit balances brought forward		177,858	10,286		188,144	210,862
<b>Movement in year:</b>						
Excess of Receipts over Payments		(36,064)	545	-	(35,519)	(22,718)
Bank and deposit balances carried forward	2	141,794	10,831	-	152,625	188,144
<b>Investments at market value (cost - £2,067)</b>						
	7	-	-	10,348	10,348	9,596
<b>Assets</b>						
Fixed Assets	8	200,385	-	-	200,385	203,184
Debtors		-	-	-	-	-
		200,385	-	-	200,385	203,184
<b>Liabilities</b>						
Accrued Charges		-	-	-	-	-

The accounts were approved by the Trustees on \_\_\_\_\_ and signed on their behalf by:

*A. F. Stewart*

Session Clerk

*James Rae*

Treasurer

Date 18/03/2026

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Cardonald Parish Church of Scotland  
Notes forming part of the accounts  
for the year ended 31 December 2025**

**NOTES**

**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		Gains/(Losses ) on revaluation of		At 31 Dec	
	2025	Receipts	Payments	investments	Transfers	2025
	£	£	£	£	£	£
<b>Unrestricted funds</b>						
General Fund	2,583	99,608	(149,396)		59,861	12,656
General Reserve Fund	1,179	52				1,231
Legacy Capital Fund inc Gen Cong purposes	169,288	6,961			(54,000)	122,249
<b>Designated</b>						
Fabric Fund	446	153				599
Sunday School	-	1,021			(21)	1,000
Organisations - See below	4,362	8,016	(2,482)		(5,840)	4,056
	<u>177,858</u>	<u>115,811</u>	<u>(151,878)</u>	<u>-</u>	<u>-</u>	<u>141,791</u>
<b>Restricted funds</b>						
Robert Johnston Bequest Fund	2,980	133				3,113
Centenary Training Fund	1,270	56				1,326
Stained Glass Window Fund	1,280	57				1,337
Repair & Conservation Fund	734	33				767
The Missionary Fund	854	39				893
Flower Fund	2,388	127				2,515
The Macdonald Trust	232	46				278
McFadyen Fund	548	56				604
	<u>10,286</u>	<u>547</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,833</u>
<b>Endowment funds</b>						
<i>The Macdonald Trust</i>	1,270			100		1,370
<i>McFadyen Fund</i>	1,117			88		1,205
<i>Flower endowment</i>	957			75		1,032
<i>Fabric Endowment</i>	6,252			490		6,742
	<u>9,596</u>	<u>-</u>	<u>-</u>	<u>752</u>	<u>-</u>	<u>10,348</u>
<b>Total Funds</b>	<u>197,740</u>	<u>116,358</u>	<u>(151,878)</u>	<u>752</u>	<u>-</u>	<u>162,972</u>

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Movement in Funds (contd)**

**Purpose of Funds**

*Robert Johnston Bequest Fund* is to be used to provide materials for the youth of the church.

*Centenary Training Fund* is to be used for providing the cost of training members of the church

*Stained Glass Window Fund* is for the maintenance of the stained glass windows in the church

*Repair and Conservation Fund - Miss J Cassell's Bequest* is for the repair and maintenance of church property and ancillary buildings

*The Missionary Fund* is for the support of Ekwendeni Hospital in Malawi.

*Flower Fund* : This is to provide flowers for display during services of worship.

*Macdonald Trust and McFadyen Fund*: These funds hold any unspent income derived from the associated Endowment Funds

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

*General Fund* - Deals with the day to day running of the Church

*Legacy Capital Fund inc Gen Cong purposes - Unrestricted Legacies for general running costs and large expenditure .*

*authorised by the Kirk Session. New unrestricted legacies will be used locally or invested here.*

**Note - All Deposit fund interest is reinvested into the relevant fund**

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
<b>Church Organisations</b>					
Badminton Club	£503	698	(30)	(600)	571
Men's Club	£1,448	62	(137)		1,373
Sunday School	£1,147		(147)		1,000
Tuesday Coffee Morning	£97	4,893		(4,990)	-
Craft Club	£761				761
Monday Club	£406	2,363	(2,168)	(250)	351
	<u>4,362</u>	<u>8,016</u>	<u>(2,482)</u>	<u>(5,840)</u>	<u>4,056</u>

## Cardonald Parish Church Annual Report and Accounts 2025

3 Analysis of Donations	Unrestricted	Restricted	Endowment	Total 2025	Total 2024
	Funds	Funds	Funds		
	2025	2025	2025		
	£	£	£	£	£
WFO Scheme (non Gift Aid)	9,357			9,357	10,222
Gift Aid Donations	51,658			51,658	45,732
Tax Recovered on Gift Aid Dons.	14,308			14,308	12,958
Ordinary Offerings (Open plate)	5,292			5,292	5,580
Contributions from Outside Organisations	200			200	900
Stipend Endowment	-			-	-
Donations	5,448	-		5,448	3,640
	<u>86,263</u>	<u>-</u>	<u>-</u>	<u>86,263</u>	<u>79,032</u>
<b>4 Analysis of Payments</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>	<b>Total</b>
	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>2025</b>	<b>2024</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>£</b>	<b>£</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost of Generating funds</b>					
Offering envelopes				-	608
Computer Support	263			263	
	<u>263</u>	<u>-</u>	<u>-</u>	<u>263</u>	<u>608</u>
<b>Charitable Activities</b>					
Giving to Grow Contributions	54,950			54,950	48,208
Presbytery Dues	2,986			2,986	5,590
Minister's Travel etc. Expenses	545			545	1,472
Pulpit Supply	394			394	1,549
Locum Salary				-	-
Other Salary Costs	50,125			50,125	29,858
Fabric Repairs & Maintenance	10,037			10,037	19,359
Heat and Light	15,280			15,280	11,824
Insurance	5,423			5,423	4,875
Manse Council Tax	4,765			4,765	1,557
Telephone & broadband	712			712	997
Printing & Stationery	405			405	541
Cleaning Materials etc	1,054			1,054	925
Life and Work Net Cost				-	-
Other Expenses	1,738			1,738	1,637
Donations to Other Organisations Note 10	545			545	(172)
Cost of Flowers etc				-	-
Church water Rates				-	-
website				-	300
Outreach & Worship related	48			48	306
Children and Youth Ministry				-	78
Outgoing Resources of Organisations	2,482			2,482	1,871
Fabric Fund Payments				-	-
	<u>151,489</u>	<u>-</u>	<u>-</u>	<u>151,489</u>	<u>130,775</u>
<b>Governance Costs</b>					
Independent Examiner's Fee	125			125	100
<b>Other Payments</b>					
Purchase of Fixed Assets	-			-	-
<b>Total</b>	<u>151,877</u>	<u>-</u>	<u>-</u>	<u>151,877</u>	<u>131,483</u>

# Cardonald Parish Church Annual Report and Accounts 2025

## 5 Trustee Remuneration and Related Party Transactions

During the year no trustee received reimbursement of expenses of in respect of council tax, travel and sundry expenses. The Interim Moderator and Locum Minister received £545 in travel expenses.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

## 6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the 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 Investments

	Market Value at 1 Jan 2025 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31 Dec 2025 £
COSIT Growth Fund	9,596			752	10,348
<b>Held in respect of:</b>					
<i>Endowments Funds</i>					
<i>The Macdonald Trust</i>	1,270			100	1,370
<i>The McFadyen Fund</i>	1,117			88	1,205
<i>Flower Fund</i>	957			75	1,032
<i>Fabric Fund</i>	6,252			490	6,742
	9,596	-	-	752	10,348

## 8 Fixed Assets

	Manse £	Printer £	Audio Visual Equipment £	Organ £	Total £
Book Value at 1 Jan 2025	195,000	-	8,184	-	203,184
Purchased during year (new laptop)	-	-	-	-	-
Disposals during year	-	-	-	-	-
Depreciation for year			(2,799)		(2,799)
Book Value at 31 Dec 2025	195,000	-	5,385	-	200,385

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**9 Collections for Third Parties**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Save the Children		110
Christian Aid	622	976
The Well Advice centre		
Red Cross		
Erskine	337	357
Poppy Scotland		
Church house		
Dementia Scotland		
Marie Curie		
Open Doors	520	507
Lodging House Mission	826	1,039
Cancer Research		
Bible Notes		
Minister's leaving gift	365	1,277
The Prince and Princess of Wales Hospice		40
	-----	-----
	<u>2,670</u>	<u>4,307</u>

**10 Donations to other organisations**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
The Well		-678
Prince and Princess of Wales Hospice	245	206
Erskine		300
Poppy Scotland	300	
	-----	-----
	<u>545</u>	<u>-172</u>

Note - Donation to "The Well" paid twice in December 23. Overpayment returned January 24.

**Cardonald Parish Church  
Annual Report and Accounts 2025**

**Cardonald Parish Church of Scotland  
Year ended 31 December 2025**

**Appendix**

**FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2025 £	2024 £
<b>CAPITAL ACCOUNT</b>		
Credit Balances held at 31 December at cost	<u>-</u>	<u>-</u>
Market Value of Balances at 31 December	<u>-</u>	<u>-</u>
<b>REVENUE ACCOUNT</b>		
Credit Balance at 31 December	<u>987</u>	<u>2,297</u>

**Cardonald Parish Church of Scotland, Glasgow**

Scotland - Charity number SC010265

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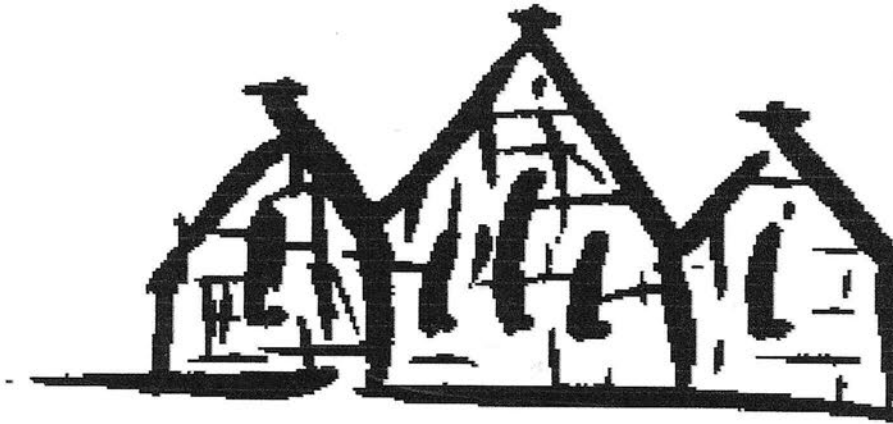
# Accounts

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**Cardonald Parish Church  
Annual Report and Accounts 2024**

**The Church of Scotland**

**Cardonald Parish Church**



**As Approved by Trustees**

**On 19<sup>th</sup> March 2025**

**ANNUAL REPORT AND ACCOUNTS**

**Year ended 31 December 2024**

**Congregation No: 160912**

**Scottish Charity No: SC010265**

**136th Stated Annual Meeting**

**Cardonald Parish Church  
Annual Report and Accounts 2024**

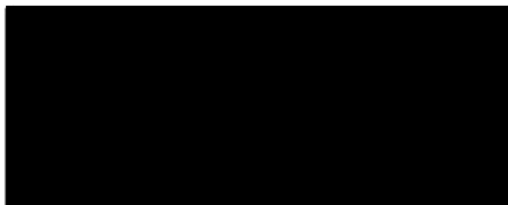
**Reference and Administrative Information**

Charity Name: Cardonald Parish Church of Scotland, Glasgow

Charity Registration Number: SC010265

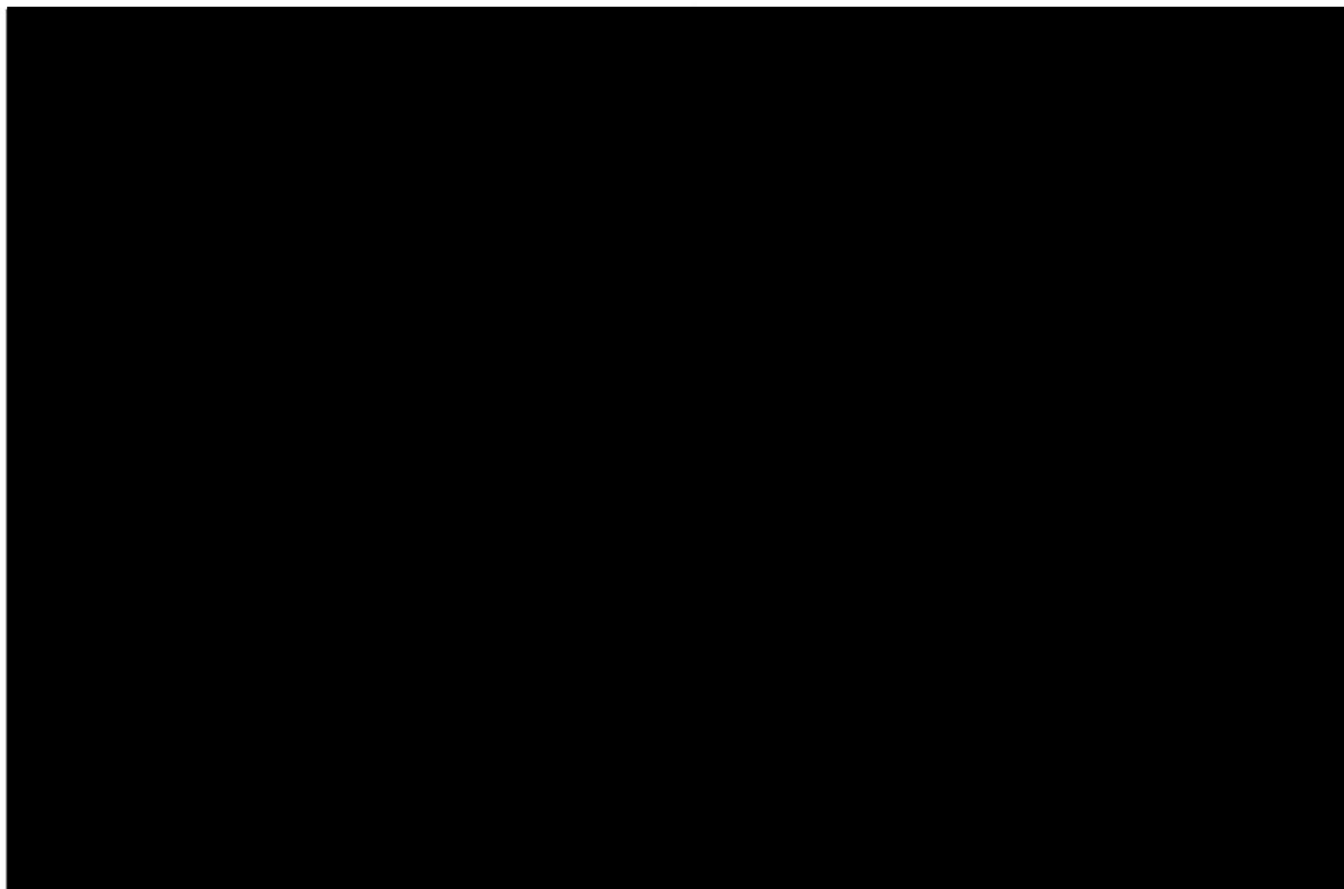
Congregation Reference No: 160912

Contact Address:



**Trustees**

*Kirk Session (up to date of signing accounts)*



**Independent Examiner:**



**Bankers:**

Royal Bank of Scotland  
1 Moncrieff Street  
Paisley PA3 2AW

## **Structure, Governance and Management**

### **Governing Document**

Prior to June 2022 Cardonald Parish Church was administered in accordance with the terms of the Deed of Constitution. Since then, it has been administered under the terms of the Unitary Constitution.

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

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active elders of the church and are chosen from those members who are considered to have the appropriate gifts and skills. The Interim Moderator and the Locum Minister have been appointed by the Presbytery of Glasgow.

### **Organisational Structure**

The Kirk Session is chaired by the Interim Moderator and normally meets at least six times in a year. Certain responsibilities are delegated to four committees. These are Worship and Nurture Team, Mission and Outreach Team, Support Team and Finance and Property Team, as appropriate.

Within each Team's remit there is a requirement to bear in mind the need for good stewardship of our resources (our time, talents, money and care for the world around us).

The Kirk Session is responsible for all spiritual and temporal affairs within the church.

## **Objectives and Activities**

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

### **Objectives for 2025**

The Objectives for 2025 are as follows:

- Following the adoption of the Presbytery Mission Plan in 2023 - to continue to work through the areas of co-operation within the terms of the Parish Grouping, and with the other congregations within our church cluster, now known as the Glasgow South West Parish Grouping.
- Following the adoption of the Unitary Constitution in 2022 – to further develop the new Kirk Session Teams and their work, according to the remits agreed by the Kirk Session. The Worship & Nurture Team and the Mission & Outreach Team in particular require further development.

## Cardonald Parish Church Annual Report and Accounts 2024

- Following the request from the General Trustees for a review of the buildings of Cardonald, Hillington Park, and St Andrew & St Nicholas – to work with the Presbytery Property Committee, General Trustees, and other Presbytery and central church committees to find a way forward with our sanctuary repair and conservation project and explore the best use of our facilities for the future mission of the church.

The wording for the Objectives for 2025 is similar in places to the 2024 wording as not much progress was made during the year.

### Activities and Achievements

Since early August 2024 we have been welcoming our Locum Minister, [REDACTED] to lead us in worship on average every second Sunday. We share her with another congregation in our parish grouping. Her style of leading worship is mildly different to what we have been used to in the Church of Scotland with some interesting new hymns and, as a Texan, there is an occasional American slant to her sermons. She is very approachable, is willing to speak at length to prospective members of our church and is particularly good with children during services of worship.

During 2024, in addition to the regular Sunday morning worship, and the Tuesday morning informal services, there were additional services around Easter and Christmas. We also participated in ecumenical activities including the Good Friday Walk of Witness with other churches in our G52 Churches Together group, hosting part of the event. There were regular Bible study and prayer meetings.

Opportunities for fellowship were provided by our regular Tuesday Coffee Morning, the Men's Club, the Badminton Club, the Monday Club, and the Craft Group. In the autumn the Friendship Circle merged with the Monday Club, with the latter moving to a Monday afternoon. There was also the resumption of tea and coffee after Sunday morning services on a monthly basis.

Members may have noticed that [REDACTED] name does not appear in the list of trustees provided on p2. This is due to a technicality concerning [REDACTED]. A number of years ago [REDACTED] chose not to continue to attend Session meetings, although still an elder. To satisfy the criteria for a trustee the elder must attend Session meetings fairly regularly in order to participate in the decision making of the Session. It is important to be aware that this does not affect [REDACTED] eldership. As most church members will know, [REDACTED] plays a major part in promoting prayer and encouraging church members to practise prayer. This is an important role within the church, and one that we hope [REDACTED] will continue. One of our recent ministers informally called her the Prayer Elder.

The Kirk Session continues to meet 'in-person' for most regular and ad-hoc meetings but decided to continue meeting virtually by 'Zoom' for the December and February meetings. The work on establishing the Kirk Session teams has progressed slowly, though all teams have now met to discuss their remits.

The work of the Church Cluster representatives produced a Draft Basis of Parish Grouping for the five churches in the Cluster. This was agreed by each Kirk Session and passed to the Presbytery and central church for approval. This has now been finalised with each congregation voting in favour of the Parish Grouping.

**Cardonald Parish Church  
Annual Report and Accounts 2024**

Following the approval of the Presbytery Mission Plan, we approached the Church of Scotland General Trustees for funding to undertake the sanctuary repair and conservation project. Before this can progress, they have asked for a review of the missional need for the buildings of Cardonald, Hillington Park, and St Andrew & Nicholas. This review process is completely new to the Church of Scotland, and it is still an ongoing matter.

Unfortunately, Historic Environment Scotland have withdrawn their offer of a substantial grant towards this project, which means that if the project goes ahead, we have to start the process of applying all over again. Similarly, Historic Churches have withdrawn their offer of a grant. These decisions arise out of the delays by the church authorities in providing grants and giving us permission to proceed with the project.

The following table shows the membership statistics for the church over the last two years.

		2023		2024
<b>Members on Roll as at 1 January</b>	-	<b>221</b>		<b>203</b>
Left during the year - By death	14		11	
- By Disjunction Certificate	2		2	
- Otherwise	5		1	
		21		14
Admitted – By profession of faith	-		2	
By transfer certificate	3		-	
By resolution of Kirk Session	-		2	
		3		4
<b>Members on Roll as at 31 December</b>		<b>203</b>		<b>193</b>
Baptisms		-		-
Weddings		1		-

**Cardonald Parish Church  
Annual Report and Accounts 2024**

**Financial Review**

These accounts are prepared on the Receipts and Payments basis.

The major source of income in the General Fund is the regular Offerings from the members of the congregation together with the associated Gift Aid refunds. These totalled £74,492 in 2024. This is lower than 2023 due to the continuing fall in giving.

Expenditure was £131,483 giving a deficit of £22,718.

Giving to Grow Contributions were overpaid by £429 in 2024. This was due to changes in the amount due following the vacancy starting in July.

Donations from Church Organisations were, £4,769 from the Tuesday Coffee Mornings, £600 From the Badminton Club, £110 from the Friendship Circle, £2,500 from the Men's club. Other ("non church") donations came from the Junior BB and Anchor Boys £100, 2<sup>nd</sup> Cardonald Brownies £800. The let of the Church halls to community groups amounted to £5,996.

**Reserves Policy**

The Trustees' policy is to hold reserves of approximately six months ordinary expenditure, which amounts to £68,031 for 2025. This figure is based on 6 months of the 2025 Budget. At the year end the Church held Unrestricted and Designated Funds of £177,856 of which £4,806 are Designated, including those of Church Organisations.

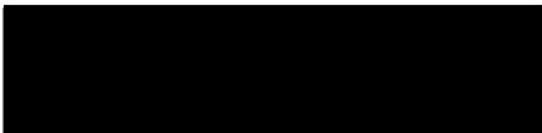
The Church also held £10,286 of Restricted Funds, which have been provided for the purpose specified on page 11 of the accounts.

The fabric of the Church and associated buildings requires repairs costing approximately £650,000. The Trustees are working with grant giving bodies, The Presbytery and the Church of Scotland to raise sufficient funds to cover the costs of the work to the fabric without depleting our funds to an unacceptable level.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session 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 are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

**Approved by the Trustees and signed on their behalf.**



Session Clerk

Date 23/03/2025

**Cardonald Parish Church - SC010265**  
**Independent Examiner's Report to the Trustees of Cardonald Parish Church**

I report on the accounts of the charity for the year ended 31 December 2023, which are set out on pages 8 to 15.

**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**

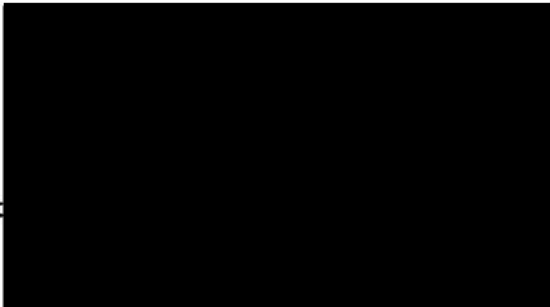
In the course of my examination, no matter has come to my attention.

- 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

Name:

Address:



Date:

27/03/2025

**Cardonald Parish Church of Scotland**  
**Receipts and Payments Account**  
**for the year ended 31 December 2024**

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	3	79,032	-	-	79,032	79,541
Legacies		-	-	-	-	18,714
Activities for Generating Funds		1,069	-	-	1,069	1,490
Organisations incoming resources		7,494	-	-	7,494	8,811
Bank & Deposit Interest		9,185	301	-	9,486	6,439
Investment Income		132	56	-	188	180
Rental of Premises		5,996	-	-	5,996	5,898
Grants		-	-	-	-	-
Drawn down from General Trustees		5,500	-	-	5,500	4,800
<b>Total Receipts</b>		108,408	357	-	108,765	125,873
<b>Payments</b>						
Cost of Generating Funds	4	608	-	-	608	581
Charitable Activities	4	130,675	100	-	130,775	121,702
Governance Costs	4	100	-	-	100	100
		131,383	100	-	131,483	122,383
Purchase of Fixed Assets	4	-	-	-	-	-
<b>Total Payments</b>		131,383	100	-	131,483	122,383
<b>Excess of Receipts over Payments for the year before transfers</b>						
		(22,975)	257	-	(22,718)	3,492
Transfers	2	630	(630)	-	0	-
<b>Excess of Receipts over Payments</b>		(22,345)	(373)	-	(22,718)	3,492

**Cardonald Parish Church  
Annual Report and Accounts 2024**

**Cardonald Parish Church of Scotland  
Statement of Balances  
At 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
	Note					
<b>Bank and Deposit Balances</b>						
Bank and deposit balances brought forward		200,202	10,660		210,862	207,368
<b>Movement in year:</b>						
Excess of Receipts over Payments		(22,345)	(373)	-	(22,718)	3,493
Bank and deposit balances carried forward	2	177,857	10,287		188,144	210,861
<b>Investments at market value</b> (cost - £2,067)	7	-	-	9,596	9,596	8,768
<b>Assets</b>						
Fixed Assets	8	203,184	-	-	203,184	205,983
Debtors		-	-	-	-	-
		203,184	-	-	203,184	205,983
<b>Liabilities</b>						
Accrued Charges		-	-	-	-	-

The accounts were approved by the Trustees on 19th MARCH 2025 and signed on their behalf by:

\_\_\_\_\_  
Session Clerk

\_\_\_\_\_  
Treasurer

Date 23rd MARCH 2025

**Cardonald Parish Church  
Annual Report and Accounts 2024**

**Cardonald Parish Church of Scotland  
Notes forming part of the accounts  
for the year ended 31 December 2024**

**NOTES**

**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				At 31 Dec	
	2024	Receipts	Payments	Gains/(Losses ) on revaluation of investments	Transfers	2024
	£	£	£	£	£	£
<b>Unrestricted funds</b>						
General Fund	7,483	91,603	(129,512)		33,009	2,583
General Reserve Fund	1,120	59				1,179
Legacy Capital Fund inc Gen Cong purposes	180,210	9,079			(20,001)	169,288
<b>Designated</b>						
Fabric Fund	4,670	174			(4,398)	446
Tea Fund	-					-
Organisations - See below	6,718	7,495	(1,871)		(7,980)	4,362
	<u>200,201</u>	<u>108,410</u>	<u>(131,383)</u>	<u>-</u>	<u>630</u>	<u>177,858</u>
<b>Restricted funds</b>						
Robert Johnston Bequest Fund	2,857	123				2,980
Centenary Training Fund	1,211	59				1,270
Stained Glass Window Fund	1,220	60				1,280
Repair & Conservation Fund	618	26			90	734
The Missionary Fund	846	8				854
Flower Fund	2,424	34	(100)		30	2,388
The Macdonald Trust	957	25			(750)	232
McFadyen Fund	526	22				548
Agency Collections						
	<u>10,659</u>	<u>357</u>	<u>(100)</u>	<u>-</u>	<u>(630)</u>	<u>10,286</u>
<b>Endowment funds</b>						
<i>The Macdonald Trust</i>	1,160			110		1,270
<i>McFadyen Fund</i>	1,020			97		1,117
<i>Flower endowment</i>	875			82		957
<i>Fabric Endowment</i>	5,713			539		6,252
	<u>8,768</u>	<u>-</u>	<u>-</u>	<u>828</u>	<u>-</u>	<u>9,596</u>
<b>Total Funds</b>	<u>219,628</u>	<u>108,767</u>	<u>(131,483)</u>	<u>828</u>	<u>0</u>	<u>197,740</u>

# Cardonald Parish Church

## Annual Report and Accounts 2024

### Movement in Funds (contd)

#### Purpose of Funds

*Robert Johnston Bequest Fund* is to be used to provide materials for the youth of the church.

*Centenary Training Fund* is to be used for providing the cost of training members of the church

*Stained Glass Window Fund* is for the maintenance of the stained glass windows in the church

*Repair and Conservation Fund - Miss J Cassell's Bequest* is for the repair and maintenance of church property and ancillary buildings

*The Missionary Fund* is for the support of Ekwendeni Hospital in Malawi.

*Flower Fund*: This is to provide flowers for display during services of worship.

*Macdonald Trust and McFadyen Fund*: These funds hold any unspent income derived from the associated Endowment Funds

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

*General Fund* - Deals with the day to day running of the Church

*Legacy Capital Fund inc Gen Cong purposes - Unrestricted Legacies for general running costs and large expenditure.*

*authorised by the Kirk Session. New unrestricted legacies will be used locally or invested here.*

**Note - All Deposit fund interest is reinvested into the relevant fund**

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
<b>Church Organisations</b>					
Badminton Club	47	1,056	-	(600)	503
Men's Club	4,005	68	(125)	(2,500)	1,448
Sunday School	1,054	93			1,147
Tuesday Coffee Morning	95	4,772		(4,770)	97
Craft Club	761				761
Friendship Circle	28	176	(94)	(110)	-
Christmas Tree Festival	388		(388)		-
Monday Club	340	1,330	(1,264)		406
	<u>6,718</u>	<u>7,495</u>	<u>(1,871)</u>	<u>(7,980)</u>	<u>4,362</u>

# Cardonald Parish Church

## Annual Report and Accounts 2024

### 3 Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
WFO Scheme (non Gift Aid)	10,222			10,222	10,942
Gift Aid Donations	45,732			45,732	48,065
Tax Recovered on Gift Aid Dons.	12,958			12,958	13,165
Ordinary Offerings (Open plate)	5,580			5,580	5,132
Contributions from Outside Organisations	900			900	650
Stipend Endowment	-			-	615
Donations	3,640			3,640	972
National giving Day	-			-	-
	<u>79,032</u>	<u>-</u>	<u>-</u>	<u>79,032</u>	<u>79,541</u>

### 4 Analysis of Payments

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Cost of Generating funds</b>					
Offering envelopes	608			608	391
Computer Support	-			-	190
	<u>608</u>	<u>-</u>	<u>-</u>	<u>608</u>	<u>581</u>
<b>Charitable Activities</b>					
Ministries & Mission Contributions	48,208			48,208	58,736
Presbytery Dues	5,590			5,590	3,132
Minister's Travel etc. Expenses	1,472			1,472	1,455
Pulpit Supply	1,549			1,549	639
Locum Salary	-			-	-
Other Salary Costs	29,858			29,858	27,517
Fabric Repairs & Maintenance	19,359			19,359	8,315
Heat and Light	11,824			11,824	7,228
Insurance	4,875			4,875	4,657
Manse Council Tax	1,557			1,557	3,042
Telephone & broadband	997			997	1,082
Printing & Stationery	541			541	520
Cleaning Materials etc	925			925	793
Life and Work Net Cost	-			-	-
Other Expenses	1,537	100		1,637	1,060
Donations to Other Organisations Note 10	(172)			(172)	1,178
Cost of Flowers etc	-			-	-
Church water Rates	-			-	-
website	300			300	320
Outreach & Worship related	306			306	931
Children and Youth Ministry	78			78	290
Outgoing Resources of Organisations	1,871			1,871	807
Fabric Fund Payments	-			-	-
	<u>130,675</u>	<u>100</u>	<u>-</u>	<u>130,775</u>	<u>121,702</u>
<b>Governance Costs</b>					
Independent Examiner's Fee	100			100	100
<b>Other Payments</b>					
Purchase of Fixed Assets	-			-	-
	<u>131,383</u>	<u>100</u>	<u>-</u>	<u>131,483</u>	<u>122,383</u>

# Cardonald Parish Church Annual Report and Accounts 2024

## 5 Trustee Remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of expenses of £3,395 in respect of council tax, travel and sundry expenses.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

## 6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the 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.

## 7 Investments

	Market Value at 1 Jan 2024 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31 Dec 2024 £
COSIT Growth Fund	8,768			828	9,596
<b>Held in respect of:</b>					
<i>Endowments Funds</i>					
<i>The Macdonald Trust</i>	1,160			110	1,270
<i>The McFadyen Fund</i>	1,020			97	1,117
<i>Flower Fund</i>	875			82	957
<i>Fabric Fund</i>	5,713			539	6,252
	8,768	-	-	828	9,596

## 8 Fixed Assets

	Manse £	Printer £	Audio Visual Equipment £	Organ £	Total £
Book Value at 1 Jan 2024	195,000	-	10,983	-	205,983
Purchased during year (new laptop)	-	-	-	-	-
Disposals during year	-	-	-	-	-
Depreciation for year			(2,799)		(2,799)
Book Value at 31 Dec 2024	195,000	-	8,184	-	203,184

**Cardonald Parish Church  
Annual Report and Accounts 2024**

**9 Collections for Third Parties**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Save the Children	110	236
Christian Aid	976	803
The Well Advice centre		678
Red Cross		580
Erskine	357	311
Poppy Scotland		10
Church house		176
Dementia Scotland		375
Marie Curie		48
Open Doors	507	636
Lodging House Mission	1,039	20
Cancer Research		67
Bible Notes		78
Minister's leaving gift	1,277	-
The Prince and Princess of Wales Hospice	40	60
	<u>4,306</u>	<u>4,078</u>

**10 Donations to other organisations**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
The Well	-678	678
Prince and Princess of Wales Hospice	206	200
Erskine	300	
Poppy Scotland		300
	<u>-172</u>	<u>1178</u>

Note - Donation to "The Well" paid twice in December 23. Overpayment returned January 24.

**Cardonald Parish Church of Scotland**  
Year ended 31 December 2024

**Appendix**

**FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2024 £	2023 £
<b>CAPITAL ACCOUNT</b>		
Credit Balances held at 31 December at cost	<u>-</u>	<u>-</u>
Market Value of Balances at 31 December	<u>-</u>	<u>-</u>
<b>REVENUE ACCOUNT</b>		
Credit Balance at 31 December	<u>2,297</u>	<u>1,326</u>