

Croftfoot United Free Church

Scotland · Charity number SC010932

Details

Status	Active
Legal form	Unincorporated association
Part of	United Free Church Of Scotland General Council (SC008167)
Registered	1956-03-17
Register	View on the OSCR register

Contact

Address	349 Carmunnock Road Croftfoot Glasgow G44 5HH
Website	www.croftfootuf.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To provide a place of worship and support not ,only for our members, but for the community too.

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

Objectives: The advancement of religion.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£74,541	£67,764	-	1
2024-12-31	£65,513	£64,010	-	1
2023-12-31	£96,128	£81,425	-	1
2022-12-31	£62,287	£63,169	-	1
2021-12-31	£67,774	£62,601	-	3

Accounts

CROFTFOOT UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No.SC010932

A Congregation of the United Free Church of Scotland,

Congregation Report and Accounts

Year to 31 December 2025

Principal place of worship and of Congregation activities:

**349 Carmunnock Road
Glasgow
G44 5HH**

Congregation Report and Accounts

Year to 31 December 2025

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Office Bearers, Trustees, and Members of the Courts of the Congregation Serving during year ending 31 December 2025

Minister:	Rev. A R Deacons		
Office Bearers:	Session Clerk	Mrs. A Blackwood	
	Clerk to Board Treasurer	Mrs. M Milligan Miss. A Bryce	
Property Trustees (<i>ex Officio</i>):	Minister, Session Clerk, Clerk to Board, Treasurer		
Kirk Session:	Minister		
	Session Clerk		
	Elders	Miss. A Bryce Mr. J Hart	Mrs. A Hart Mrs. M Milligan
Congregational Board:	Minister		
	Elders		
	Clerk		
	Treasurer		
Members:-	Mrs. S Gillespie	Mrs. C Henderson	
	Mr. J Henderson	Mrs C Owens (Jan - April)	
	Mrs W Neill	Mrs Isobel Kennedy (May – Dec)	
Bankers	Virgin Money National Savings & Investments		
Independent Examiner	Miss Shelagh Coulter		

Congregation Report year ending 31 December 2025

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

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

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

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

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

2. Responsibilities of the Congregation

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

3. Responsibilities and Appointment of Office Bearers

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

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

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

4. Activities and Achievements

2025 saw us celebrate 90 years of worship and service at Croftfoot. On the last Saturday in August we invited members (past and present) and friends from far and near, to come and join together in a time of praise and reflection and fellowship, and the next day we held our 90th Anniversary service of Worship, followed by a Fellowship Lunch (one of 4 we held this year). Again, a number of visitors came along to reminisce and to join with us as we thanked God for 90 years of Worship and sought His blessing on the years that lie ahead.

We continue to reach out to our local community via our weekly Cafe – Cafe Snax – which provides a place for folks to come and sit and chat, with affordable snacks available. God has continued to bless this ministry and in the 20 months that we have been opened, we have already seen 3 people come along to worship and fellowship events.

Other highlights of the year include the three Community Fun Days that were held in March, August and November, when our grounds, halls and Sanctuary were filled with a fantastic array of fun attractions for members of our local community to enjoy. On each occasion, we took the opportunity to tell people about the love of Christ.

During the year, we were blessed to see our alliance with the Hong Kong Christian Church Glasgow (whose members meet for worship in our Halls on a Sunday morning) continue to grow, and we were delighted when both Congregations were able to share a joint bi-lingual Service in August, which included the sacrament of Communion.

A regular programme of social/fund raising events continues to be held. As well as raising a total of £15,878 these events provided many opportunities to open the Church's doors to the local community, and opportunities to tell people more about our faith & purpose at Croftfoot UF. Over the year, 12 different community organisations used our premises.

As a Congregation, we are committed to helping those families in our community who are finding life challenging, and we have made monthly distributions of food and other items to a number of such families. The local community was also served by the use of our premises by various children's activity groups, and by a local Diabetes Group and by an Alcoholics Anonymous Group.

On a wider basis, as well as financial donations to a number of charities, the Congregation has also supported the Blythwood Trust Shoebox appeal, and sent Christmas gifts to The Preshal Trust and The Lodging House Mission in Glasgow.

Routinely, the Congregation meets weekly for services of worship. Formal Communion services are held four times a year. The Minister and elders have continued to provide pastoral care, especially to the sick and housebound. We held weekly Prayer Sessions and our Bible Study Group has undertaken 4 separate studies this year.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 7 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2025 and details of the Receipts and Payment, Surplus(Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to £67,165 and £64,697 respectively and gives a gross surplus of £2,478. Year-end fund movements increased this to a net surplus of £2,856. Payments to domestic and international missionary work are shown in the Mission Fund and in the year amounted to £1,172 in support of 5 organisations/charitable appeals.

The total amount of all Congregation Funds as at 31 December 2025 is £56,509.

6. Accounting Policies

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

7. Land and Property

Land and Property consist of the Church, Church Halls together with fittings and furnishings (including communion and other ecclesiastical articles). The Congregation owns a Manse. These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9 of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Congregational Board at their meeting on 22nd January 2026 and by the Congregation at the Annual General Meeting held on 15th February 2026. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed*Ann Deacons*..... Rev A R Deacons Minister

Signed.....*Anne Blackwood*..... Mrs A Blackwood Session Clerk

Signed*Marion Milligan*... Mrs M Milligan Clerk to the Congregational Board

Signed*Anne Bryce*..... Miss A Bryce Treasurer

Date: 15th February 2026

Independent Examiner's Report to the Trustees and Office Bearers of Croftfoot United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2025 which are set on pages 3 to 5 and 7 to 9.

Respective Responsibilities of Office Bearers and Trustees and Examiner

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

It is my responsibility to examine the Report and Financial Statements as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the report and financial statements, and seeks explanations from the office bearers and trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the report and financial statements.

Independent Examiners Statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare report and Financial Statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.

Signed..... *Shelagh Coulter*.....

Name: Miss Shelagh Coulter

Address: 7 Struan Road, Glasgow, G44 3AT

Date: 27th January 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund	Nature of Fund	Balance 1.1.25 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	£
General	Unrestricted Note 1	23,661.68	67,175.00	-64,697.33	2,477.67	378.35	2,856.02	26,517.70	Virgin Money Current	51,937.72
Mission	Designated Note 2	300.00	1,135.31	-1,171.70	-36.39	36.39	0.00	300.00	Virgin Money Current (Y)	414.74
Building	Designated Note 3	19,851.94	6,095.83	-600.00	5,495.83	0.00	5,495.83	25,347.77	NS&I: Savings	4,157.37
Youth	Designated Note 4	464.74	0.00	-50.00	-50.00	-414.74	-464.74	0.00		
Manse	Designated Note 5	5,454.36	135.00	-1,245.00	-1,110.00	0.00	-1,110.00	4,344.36		
Total Congregation Funds		49,732.72	74,541.14	-67,764.03	6,777.11	0.00	6,777.11	56,509.83		56,509.83

Notes to the Financial Statements for the Year ending 2025

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Mission	Designated	Note 2	To support charitable and missionary outreach work at home and overseas
Building	Designated	Note 3	To design and rebuild the Church Halls and to redesign and upgrade the Sanctuary
Youth	Designated	Note 4	education in the Christian faith
Manse	Designated	Note 5	To be used for the upkeep and repair of the fabric of the Manse
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse, Hall	Note 7	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 8	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below:- There are no contingent liabilities at the date of this Report and Financial Statement.
Gift Aid		Note 9	Tax is recovered on Gift Aid donations each calendar year. 2025 income of £8,361 relates to donations received during period of January - December 2024
Payments to Trustees		Note 10	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

Approval of Congregation Financial Statements for the Year ending 31 December 2025
as set out on Pages 7,8,9 by Office Bearers authorised to sign.

Minister	<i>Ann Deacons</i>	Name:	Rev Ann R Deacons
Clerk to Congregational Board	<i>Marion Milligan</i>	Name:	Mrs Marion Milligan
Treasurer	<i>Anne Bryce</i>	Name:	Miss Anne Bryce

Date 15th February 2026

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund		General Unrestricted £	Mission Designated	Building Designated £	Youth Designated £	Manse Designated £	Total 2025 £	Notes Details	Total 2024 £
Receipts	Offerings								
	Open	1,809.30	0.00	0.00	0.00	0.00	1,809.30		2,675.35
	Freewill	3,550.50	0.00	0.00	0.00	0.00	3,550.50		3,488.90
	Freewill (gift aid)	23,779.00	0.00	0.00	0.00	0.00	23,779.00		20,347.00
	Gift Aid Tax	8,361.38	0.00	0.00	0.00	0.00	8,361.38		7,786.05
	Target	3,600.50	0.00	0.00	0.00	0.00	3,600.50		2,784.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Sub Totals	41,100.68	0.00	0.00	0.00	0.00	41,100.68		37,081.30
Donations	Organisations	560.00	0.00	0.00	0.00	0.00	560.00	Page 9.1	560.00
	Other	6,668.10	0.00	550.00	0.00	135.00	7,353.10		6,698.05
	Sub Total	7,228.10	0.00	550.00	0.00	135.00	7,913.10		7,258.05
Other	Interest	41.16	0.00	0.00	0.00	0.00	41.16	Page 9.2	73.88
	Stedfast	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Miscellaneous	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Sub Total	41.16	0.00	0.00	0.00	0.00	41.16		73.88
Events	Fundraising	15,331.73	0.00	545.83	0.00	0.00	15,877.56	Page 9.2	16,360.93
	Sub Total	15,331.73	0.00	545.83	0.00	0.00	15,877.56		16,360.93
Extra-ordinary	Donations	0.00	0.00	0.00	0.00	0.00	0.00	Page 9.3	0.00
	Bequests	3,473.33	0.00	5,000.00	0.00	0.00	8,473.33		3,600.00
	Grant	0.00	0.00	0.00	0.00	0.00	0.00		350.00
	Sub Total	3,473.33	0.00	5,000.00	0.00	0.00	8,473.33		3,950.00
Missions	Other charities	0.00	1,135.31	0.00	0.00	0.00	1,135.31	Page 9.3	788.79
	Sub Total	0.00	1,135.31	0.00	0.00	0.00	1,135.31		788.79
Total Receipts		67,175.00	1,135.31	6,095.83	0.00	135.00	74,541.14		65,512.95
Payments									
Ministry	Stipend/Salary & NIC	36,835.64	0.00	0.00	0.00	0.00	36,835.64	Page 9.4	34,684.02
	Expenses	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Pulpit Supply	130.00	0.00	0.00	0.00	0.00	130.00		0.00
	Int Moderator Fee, Exp	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Sub Total	36,965.64	0.00	0.00	0.00	0.00	36,965.64		34,684.02
Other Salary	Cleaner	0.00	0.00	0.00	0.00	0.00	0.00	Page 9.5	0.00
	Professional Fees	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Property	Council Tax	1,645.54	0.00	0.00	0.00	0.00	1,645.54	Page 9.6	1,693.04
	Insurance	3,279.38	0.00	0.00	0.00	0.00	3,279.38		3,197.20
	Heat & light	9,120.28	0.00	0.00	0.00	0.00	9,120.28		7,552.82
	Repairs, upkeep	526.00	0.00	600.00	0.00	680.00	1,806.00		2,639.02
	Grounds	950.00	0.00	0.00	0.00	0.00	950.00		1,860.00
	Other	0.00	0.00	0.00	0.00	565.00	565.00		214.05
	Sub Total	15,521.20	0.00	600.00	0.00	1,245.00	17,366.20		17,156.13
Other	Stedfast Magazine	60.00	0.00	0.00	0.00	0.00	60.00	Page 9.7	60.00
	Office & Publicity	386.68	0.00	0.00	0.00	0.00	386.68		564.47
	Kirk Session	1,330.00	0.00	0.00	0.00	0.00	1,330.00		1,330.00
	IT Equipment	458.66	0.00	0.00	0.00	0.00	458.66		472.33
	Miscellaneous	361.04	0.00	0.00	0.00	0.00	361.04		867.20
	Organisations Support	0.00	0.00	0.00	50.00	0.00	50.00		650.00
	Sub Total	2,596.38	0.00	0.00	50.00	0.00	2,646.38		3,944.00
Events	Fundraising expenses	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Contributions	Denomination	4,194.00	0.00	0.00	0.00	0.00	4,194.00	Page 9.8	3,833.00
	Presbytery	108.50	0.00	0.00	0.00	0.00	108.50		0.00
	Sub Total	4,302.50	0.00	0.00	0.00	0.00	4,302.50		3,833.00
Extra-ordinary	AV Equipment/Install	3,744.00	0.00	0.00	0.00	0.00	3,744.00	Page 9.7	0.00
	Annversary Grant Items	1,013.53	0.00	0.00	0.00	0.00	1,013.53		0.00
	Annversary Donations	554.08	0.00	0.00	0.00	0.00	554.08		3,600.00
	Sub Total	5,311.61	0.00	0.00	0.00	0.00	5,311.61		3,600.00
Mission	Other charities	0.00	1,171.70	0.00	0.00	0.00	1,171.70	Page 9.8	793.12
Total Payments		64,697.33	1,171.70	600.00	50.00	1,245.00	67,764.03		64,010.27
Surplus (Deficit) Net Recpts (Payments)		2,477.67	-36.39	5,495.83	-50.00	-1,110.00	6,777.11		1,502.68
Transfers between Funds		378.35	36.39	0.00	-414.74	0.00	0.00		0.00
Net Movement on Funds		2,856.02	0.00	5,495.83	-464.74	-1,110.00	6,777.11		1,502.68

Note Details of Receipts	£	Note Details of Payments	£	£	£
1.1 Donations - Other	General	4.1 Property	General		
AA	1,950.00	Council Tax	Church	Manse	Total
Minister's Activities	635.00	Insurance	0.00	1,645.54	1,645.54
Grass Cutting	181.40	Heat and Light	2,779.80	499.58	3,279.38
Hong Kong CCG	2,314.70	Repairs, upkeep	9,120.28	0.00	9,120.28
GP Walking Group	265.00	Grounds	526.00	0.00	526.00
Anon	950.00	Other	900.00	50.00	950.00
Memorial Service	15.00	Property Total	0.00	0.00	0.00
Communinon Cloth	257.00		13,326.08	2,195.12	15,521.20
Use of Tables/Chairs	100.00				
	6,668.10				
1.2 Donations - Other	Building	4.2 Property	Building		
Anon - Insulation	550.00	Sanctuary Gabler Wall Painting	600.00		
	550.00		600.00		
1.3 Donations - Other	Manse	4.2 Property	Manse		
Anon	135.00	Shower - Supply & Fit	680.00		
	135.00	Outdoor Storage Shed	370.00		
		Old Shed Removal	195.00		
			1,245.00		
2.1 Fund Raising Receipts	General	5 Office & Publicity	General		
Tea in the Croft	1,708.26	FWO Envelopes	86.82		
Quiz Night	112.00	Copyright Licences	299.86		
Hall Lets	8,373.00		386.68		
Film Night	95.00				
Kingdom Box	843.21	6 Other - IT Equipment	General		
Sunday Morning Coffee	675.16	Virus Protection	58.76		
Fun Days	3,115.00	Internet Rental	399.90		
Sale of Books & Cards	25.10		458.66		
Lunch @ Croft	385.00				
Chocolate Quiz	0.00	7 Extraordinary	General		
	15,331.73	AV System Supply & Installation	3,744.00		
	545.83	<u>90th Anniversary:</u>			
3.1 Extraordinary	General	Animal Attraction Hire	250.00		
Donations - AV System	1,744.00	Feather Flag	205.20		
Resourcing Mission Small Grant	1,000.00	Bibles	318.08		
Donations - 90th Anniversary	729.33	Children's Books	175.25		
	3,473.33	Bouncy Castle Hire	65.00		
		Foo, Banner, Fun Day Prizes	554.08		
			5,311.61		
3.2 Extraordinary	Building	8 Payments to Missions	Mission		
Bequest - Insulation	5,000.00	McMillan Nursing	373.70		
	5,000.00	Tear Fund	220.00		
		Tear Fund - Myanmar Appeal	200.00		
		Refugee Support	158.00		
		Canine Concern	120.00		
		Poppyscotland	100.00		
			1,171.70		

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Scottish Registered Charity No.SC010932

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Glasgow
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Serving during year ending 31 December 2024**

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Office Bearers: Session Clerk

 Clerk to Board
 Treasurer

Property Trustees (*ex Officio*):

Kirk Session: Minister
 Session Clerk
 Elders

Congregational Board: Minister
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 Clerk
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Members:-

Bankers

Virgin Money
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Independent Examiner

Congregation Report year ending 31 December 2024

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

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

2. Responsibilities of the Congregation

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

3. Responsibilities and Appointment of Office Bearers

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

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

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

4. Activities and Achievements

Highlights of the year include the two Community Fun Days that were held in March, and September, when our grounds, halls and Sanctuary were filled with a fantastic array of fun attractions for members of our local community to enjoy. On each occasion, we took the opportunity to tell people about the love of Christ. Unfortunately, due to adverse weather conditions we had to cancel our planned Christmas Fun Day.

During the year, we were blessed to see our alliance with the Hong Kong Christian Church Glasgow (whose members meet for worship in our Halls on a Sunday morning) continue to grow, and we were delighted when both Congregations were able to share a joint bi-lingual Service in August, which included the sacrament of Communion. We were also blessed to have a Ukrainian Church worshipping in our Sanctuary for 6 months of the year.

A regular programme of social/fund raising events continues to be held. As well as raising a total of £16,361 these events provided many opportunities to open the Church's doors to the local community, and opportunities to tell people more about our faith & purpose at Croftfoot UF. 61% of our fund raising income related to external hall lets, which reflects our commitment to providing a resource for our local community. Over the year 12 different community organisations used our premises and we were also used as a polling station.

As a Congregation, we are committed to helping those families in our community who are finding life challenging, and we have made monthly distributions of food and other items to a number of such families. The local community was also served by the use of our premises by various children's activity groups, and by a local Diabetes Group and by an Alcoholics Anonymous Group. On a wider basis, as well as financial donations to a number of charities, the Congregation has also supported the Blythswood Trust Shoebox appeal, and sent Christmas gifts to The Preshal Trust and The Lodging House Mission in Glasgow.

Fundraising to upgrade the Sanctuary continues, with a view to raising sufficient funds to install insulation. During the year, repairs to the roof were completed to address rain ingress.

Routinely, the Congregation meets weekly for services of worship. Formal Communion services are held four times a year. The Minister and elders have continued to provide pastoral care, especially to the sick and housebound. We held weekly Prayer Sessions and our Bible Study Group has undertaken 4 separate studies this year. Our annual Elders' Conference took place in October, when the Session took time to reflect on the way forward for the pastoral life of the Congregation, as we move into our 90th Anniversary year.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 7 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2024 and details of the Receipts and Payment, Surplus(Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to £58,550 and £60,811 respectively and gives a gross Deficit of £2,261. Year-end fund movements increased this to a net deficit of £2,265. Payments to domestic and international missionary work are shown in the Mission Fund and in the year amounted to £793 in support of 5 organisations/charitable appeals.

The total amount of all Congregation Funds as at 31 December 2024 is £49,733.

6. Accounting Policies

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

7. Land and Property

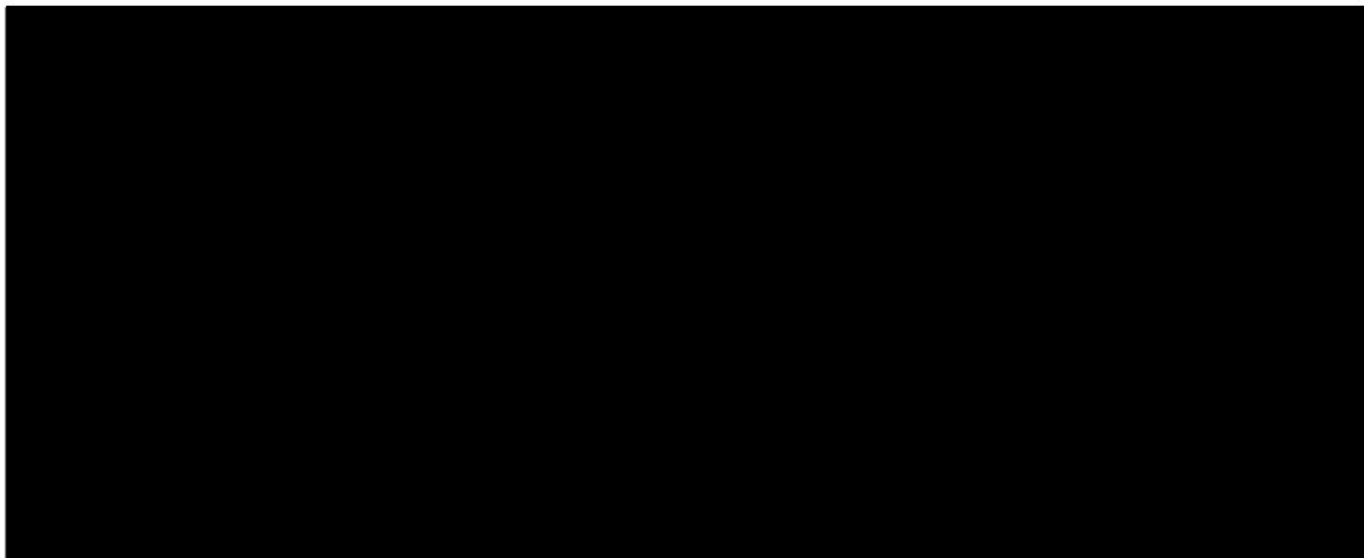
Land and Property consist of the Church, Church Halls together with fittings and furnishings (including communion and other ecclesiastical articles). The Congregation owns a Manse. These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9 of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 6.

9. Approval of Congregation Report and Financial Statements

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



Date: 16th February 2025

Independent Examiner's Report to
the Trustees and Office Bearers of Croftfoot United Free Church of Scotland

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

Respective Responsibilities of Office Bearers and Trustees and Examiner

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

It is my responsibility to examine the Report and Financial Statements as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the report and financial statements, and seeks explanations from the office bearers and trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the report and financial statements.

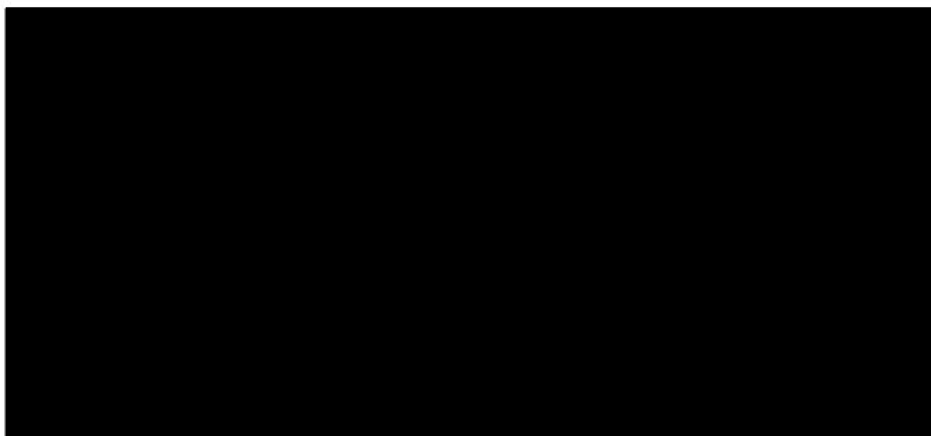
Independent Examiners Statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare report and Financial Statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.



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

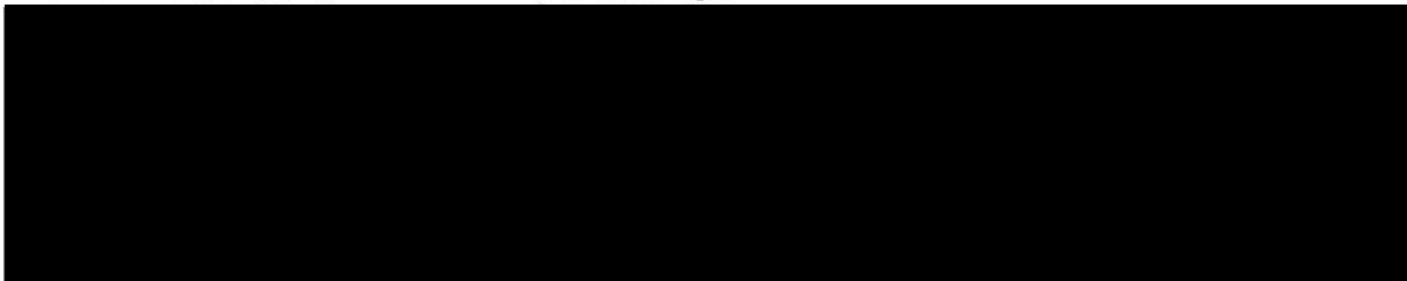
Fund	Nature of Fund	Balance 1.1.24 £	Receipts 2023 £	(Payments) 2023 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.24 £	Held as follows	£
General	Unrestricted Note 1	25,927.13	58,550.05	-60,811.17	-2,261.12	-4.33	-2,265.45	23,661.68	Virgin Money Current	45,151.77
Mission	Designated Note 2	300.00	788.79	-793.12	-4.33	4.33	0.00	300.00	Virgin Money Current (Y)	464.74
Building	Designated Note 3	14,702.83	5,829.11	-680.00	5,149.11	0.00	5,149.11	19,851.94	NS&I: Savings	4,116.21
Youth	Designated Note 4	1,191.67	0.00	-726.93	-726.93	0.00	-726.93	464.74		
Manse	Designated Note 5	6,108.41	345.00	-999.05	-654.05	0.00	-654.05	5,454.36		
Total Congregation Funds		48,230.04	65,512.95	-64,010.27	1,502.68	0.00	1,502.68	49,732.72		49,732.72

Notes to the Financial Statements for the Year ending 2024

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Mission	Designated	Note 2	To support charitable and missionary outreach work at home and overseas
Building	Designated	Note 3	To design and rebuild the Church Halls and to redesign and upgrade the Sanctuary
Youth	Designated	Note 4	education in the Christian faith
Manse	Designated	Note 5	To be used for the upkeep and repair of the fabric of the Manse
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse, Hall	Note 7	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 8	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below:- There are no contingent liabilities at the date of this Report and Financial Statement.
Gift Aid		Note 9	Tax is recovered on Gift Aid donations each calendar year. 2024 income of £7,786 relates to donations received during period of January - December 2023
Payments to Trustees		Note 10	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

Approval of Congregation Financial Statements for the Year ending 31 December 2024
as set out on Pages 7,8,9 by Office Bearers authorised to sign.



Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund		General Unrestricted £	Mission Designated	Building Designated £	Youth Designated £	Manse Designated £	Total 2024 £	Notes Details	Total 2023 £
Receipts									
Offerings	Open	2,675.35	0.00	0.00	0.00	0.00	2,675.35		2,253.53
	Freewill	3,488.90	0.00	0.00	0.00	0.00	3,488.90		3,881.15
	Freewill (gift aid)	20,347.00	0.00	0.00	0.00	0.00	20,347.00		18,163.00
	Gift Aid Tax	7,786.05	0.00	0.00	0.00	0.00	7,786.05		7,351.69
	Target	2,784.00	0.00	0.00	0.00	0.00	2,784.00		2,517.90
	Other	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Sub Totals	37,081.30	0.00	0.00	0.00	0.00	37,081.30		34,167.27
Donations	Organisations	560.00	0.00	0.00	0.00	0.00	560.00		430.00
	Other	4,853.05	0.00	1,500.00	0.00	345.00	6,698.05	Page 9.1	8,852.00
	Sub Total	5,413.05	0.00	1,500.00	0.00	345.00	7,258.05		9,282.00
Other	Interest	73.88	0.00	0.00	0.00	0.00	73.88		35.76
	Stedfast	0.00	0.00	0.00	0.00	0.00	0.00		12.00
	Miscellaneous	0.00	0.00	0.00	0.00	0.00	0.00		618.61
	Sub Total	73.88	0.00	0.00	0.00	0.00	73.88		666.37
Events	Fundraising	12,031.82	0.00	4,329.11	0.00	0.00	16,360.93	Page 9.2	17,621.62
	Sub Total	12,031.82	0.00	4,329.11	0.00	0.00	16,360.93		17,621.62
Extra-ordinary	Sale/Purchase of Manse	0.00	0.00	0.00	0.00	0.00	0.00		15,000.00
	Donation/Bequest	3,600.00	0.00	0.00	0.00	0.00	3,600.00		5,200.00
	Grant	350.00	0.00	0.00	0.00	0.00	350.00		12,500.00
	Sub Total	3,950.00	0.00	0.00	0.00	0.00	3,950.00	Page 9.3	32,700.00
Missions	Other charities	0.00	788.79	0.00	0.00	0.00	788.79		1,690.25
	Sub Total	0.00	788.79	0.00	0.00	0.00	788.79		1,690.25
Total Receipts		58,550.05	788.79	5,829.11	0.00	345.00	65,512.95		96,127.51
Payments									
Ministry	Stipend/Salary & NIC	34,684.02	0.00	0.00	0.00	0.00	34,684.02		33,108.24
	Expenses	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Pulpit Supply	0.00	0.00	0.00	0.00	0.00	0.00		130.00
	Int Moderator Fee, Exp	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Sub Total	34,684.02	0.00	0.00	0.00	0.00	34,684.02		33,238.24
Other Salary	Cleaner	0.00	0.00	0.00	0.00	0.00	0.00		0.00
	Professional Fees	0.00	0.00	0.00	0.00	0.00	0.00		6,851.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00		6,851.00
Property	Council Tax	1,693.04	0.00	0.00	0.00	0.00	1,693.04		1,739.93
	Insurance	3,197.20	0.00	0.00	0.00	0.00	3,197.20		3,091.11
	Heat & light	7,552.82	0.00	0.00	0.00	0.00	7,552.82		5,562.14
	Repairs, upkeep	1,174.02	0.00	680.00	0.00	785.00	2,639.02		14,274.54
	Grounds	1,860.00	0.00	0.00	0.00	0.00	1,860.00		1,090.00
	Other	0.00	0.00	0.00	0.00	214.05	214.05		2,021.30
	Sub Total	15,477.08	0.00	680.00	0.00	999.05	17,156.13	Page 9.4	27,779.02
Other	Stedfast Magazine	60.00	0.00	0.00	0.00	0.00	60.00		60.00
	Office & Publicity	487.54	0.00	0.00	76.93	0.00	564.47	Page 9.5	499.13
	Kirk Session	1,330.00	0.00	0.00	0.00	0.00	1,330.00		1,560.00
	IT Equipment	472.33	0.00	0.00	0.00	0.00	472.33	Page 9.6	406.25
	Miscellaneous	867.20	0.00	0.00	0.00	0.00	867.20		1,471.80
	Organisations Support	0.00	0.00	0.00	650.00	0.00	650.00		758.20
	Sub Total	3,217.07	0.00	0.00	726.93	0.00	3,944.00		4,755.38
Events	Fundraising expenses	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Contributions	Denomination	3,833.00	0.00	0.00	0.00	0.00	3,833.00		3,764.00
	Presbytery	0.00	0.00	0.00	0.00	0.00	0.00		96.00
	Sub Total	3,833.00	0.00	0.00	0.00	0.00	3,833.00		3,860.00
Extra-ordinary	Halls Lighting	0.00	0.00	0.00	0.00	0.00	0.00		3,200.40
	Halls Kitchen Refurb	3,600.00	0.00	0.00	0.00	0.00	3,600.00		0.00
	Sub Total	3,600.00	0.00	0.00	0.00	0.00	3,600.00		3,200.40
Mission	Other charities	0.00	793.12	0.00	0.00	0.00	793.12	Page 9.7	1,741.25
Total Payments		60,811.17	793.12	680.00	726.93	999.05	64,010.27		81,425.29
Surplus (Deficit) Net Recpts (Payments)		-2,261.12	-4.33	5,149.11	-726.93	-654.05	1,502.68		14,702.22
Transfers between Funds		-4.33	4.33	0.00	0.00	0.00	0.00		0.00
Net Movement on Funds		-2,265.45	0.00	5,149.11	-726.93	-654.05	1,502.68		14,702.22

Note Details of Receipts

£

1.1 Donations - Other	General
AA	1,950.00
Minister's Activities	235.00
Grass Cutting	256.05
Hong Kong CCG	918.00
GP Walking Group	94.00
Anon - For Outside Grounds	700.00
Anon - For Bus Hire	150.00
Faithful Gleaners	100.00
Ukrainian Church	400.00
Misc	50.00
	4,853.05
1.2 Donations - Other	Building
Hong Kong CCG	1,500.00
	1,500.00
1.3 Donations - Other	Manse
Anon	345.00
	345.00
2.1 Fund Raising Receipts	General
Tea in the Croft	1,585.32
Garden Project Events	225.00
Hall Lets	10,016.50
Bus Trip	205.00
	12,031.82
2.2 Fund Raising Receipts	Building
Sale of Books & Cards	41.20
Beetle Drive	135.00
Tea, Biscuits, Blether	222.30
Lunch at Croft	370.00
Donations Box	620.35
Sunday Morning Coffee	880.26
Pop-Up Events	2,060.00
	4,329.11
3 Extraordinary	General
Bequest	1,000.00
Donation - Kitchen Refurb - Cafe Snax	1,000.00
Donation - Kitchen Refurb - Anon	1,600.00
Glasgow City Council - Bus Trip	350.00
	3,950.00

Note Details of Payments

£

£

£

4.1 Property	General		
	Church	Manse	Total
Council Tax	0.00	1,693.04	1,693.04
Insurance	2,714.72	482.48	3,197.20
Heat and Light	7,487.82	65.00	7,552.82
Repairs, upkeep	1,174.02	0.00	1,174.02
Grounds	1,810.00	50.00	1,860.00
Other	0.00	0.00	0.00
Property Total	13,186.56	2,290.52	15,477.08
4.2 Property	Building		
Sanctuary Roof Repair	680.00		
	680.00		
4.3 Property	Manse		
Shower - Supply & Fit	760.00		
Gutter Cleaning	25.00		
Smoke Alarms/Heat Sensor	120.00		
Materials	94.05		
	999.05		
5 Office & Publicity	General	Youth	
Telephone Rental	0.00	76.93	
Copyright Licences	487.54	0.00	
	487.54	76.93	
6 Other - IT Equipment	General		
Virus Protection	69.95		
Internet Rental	402.38		
	472.33		
7 Payments to Missions	Mission		
CHAS	60.00		
Tear Fund - Cafe Snax	78.55		
McMillan Nursing	305.00		
Refugee Support	289.57		
Erskine	60.00		
	793.12		
3.1 Expenditure against GCC Grant	General		
Coach Hire	500.00		
	500.00		