

REGISTERED CHARITY NUMBER: SC032375

Unaudited Financial Statements
for the Year Ended
31 March 2025

for

CHURCH OF CHRIST CUMBERNAULD

WDM Associates
Oakfield House
378 Brandon Street
Motherwell
ML1 1XA

CHURCH OF CHRIST CUMBERNAULD

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for the Year Ended 31 March 2025

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CHURCH OF CHRIST CUMBERNAULD

Report of the Trustees for the Year Ended 31 March 2025

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

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

To preach the gospel of Jesus, to serve the community, young and old alike and to provide support and comfort to those in need.

The church also purchased land which will be used in the construction of the new church.

FINANCIAL REVIEW

Financial position

The church ended the year with a total income of £85,314 (£91,394 in 2024) and expenditure of £51,725 (£83,453 in 2024) resulting in a surplus for the year of £33,589 (£7,941 in 2024) leaving accumulated surplus of £573,793. Of this £389,190 is self restricted to four projects which are listed below:

The Missions Fund - the missions fund is to support the provision of relief and the preaching of the gospel in Northern Malawi, Perth and in Northern Italy.

Camp Heatherbell Fund - the camp heatherbell fund is to provide a week long learning experience for children from throughout the British Isles.

The Building Fund - the building fund is to purchase land and build a new worship facility.

Mayfair - Youth development fund.

The church's unrestricted balance is also held over two accounts which are listed below:

General Fund - the general fund is used for the day to day running costs of the church.

Applied Preacher Training.

FUTURE PLANS

The future plans of the charity is to raise significant funds through various activities which will enable the completion of the construction of the church.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC032375

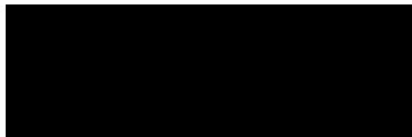
Principal address



CHURCH OF CHRIST CUMBERNAULD

Report of the Trustees
for the Year Ended 31 March 2025

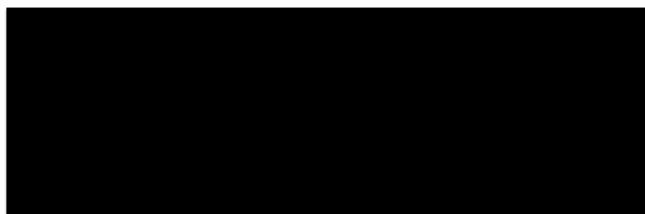
Trustees



Independent Examiner

WDM Associates
Oakfield House
378 Brandon Street
Motherwell
ML1 1XA

Approved by order of the board of trustees on 14-12-25 and signed on its behalf by:



**Independent Examiner's Report to the Trustees of
Church of Christ Cumbernauld**

I report on the accounts for the year ended 31 March 2025 set out on pages four to twelve.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


The Association of Chartered Certified Accountants

WDM Associates
Oakfield House
378 Brandon Street
Motherwell
ML1 1XA

Date: 14.12.25

CHURCH OF CHRIST CUMBERNAULD

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		61,110	8,773	69,883	76,174
Other trading activities	2	5,050	7,330	12,380	10,203
Investment income	3	3,051	-	3,051	5,017
Total		<u>69,211</u>	<u>16,103</u>	<u>85,314</u>	<u>91,394</u>
EXPENDITURE ON					
Raising funds	4	33,158	18,567	51,725	83,453
NET INCOME/(EXPENDITURE)		36,053	(2,464)	33,589	7,941
RECONCILIATION OF FUNDS					
Total funds brought forward		148,550	391,654	540,204	532,263
TOTAL FUNDS CARRIED FORWARD		<u>184,603</u>	<u>389,190</u>	<u>573,793</u>	<u>540,204</u>

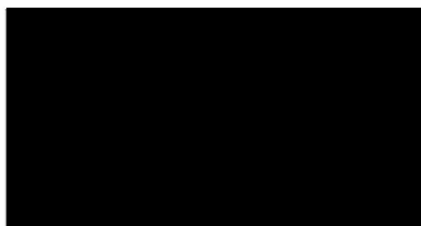
The notes form part of these financial statements

CHURCH OF CHRIST CUMBERNAULD

Balance Sheet
31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	7	11,086	323,436	334,522	337,294
CURRENT ASSETS					
Cash at bank		173,517	65,754	239,271	202,910
NET CURRENT ASSETS		<u>173,517</u>	<u>65,754</u>	<u>239,271</u>	<u>202,910</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>184,603</u>	<u>389,190</u>	<u>573,793</u>	<u>540,204</u>
NET ASSETS		<u>184,603</u>	<u>389,190</u>	<u>573,793</u>	<u>540,204</u>
FUNDS	8				
Unrestricted funds				184,603	148,550
Restricted funds				<u>389,190</u>	<u>391,654</u>
TOTAL FUNDS				<u>573,793</u>	<u>540,204</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 14.12.25
and were signed on its behalf by:



The notes form part of these financial statements

CHURCH OF CHRIST CUMBERNAULD

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance
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Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

CHURCH OF CHRIST CUMBERNAULD

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

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	7,330	6,153
Rental income	5,050	4,050
	<u>12,380</u>	<u>10,203</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Investment income	2,452	4,472
Bank interest received	599	545
	<u>3,051</u>	<u>5,017</u>

4. RAISING FUNDS

	2025	2024
	£	£
Raising donations and legacies		
Support costs	<u>51,725</u>	<u>83,453</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

CHURCH OF CHRIST CUMBERNAULD

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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	69,942	6,232	76,174
Other trading activities	5,044	5,159	10,203
Investment income	5,017	-	5,017
Total	80,003	11,391	91,394
 EXPENDITURE ON			
Raising funds	66,286	17,167	83,453
 NET INCOME/(EXPENDITURE)	13,717	(5,776)	7,941
Transfers between funds	(52,228)	52,228	-
Net movement in funds	(38,511)	46,452	7,941
 RECONCILIATION OF FUNDS			
Total funds brought forward	187,061	345,202	532,263
 TOTAL FUNDS CARRIED FORWARD	148,550	391,654	540,204

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2024 and 31 March 2025	323,436	25,762	349,198
 DEPRECIATION			
At 1 April 2024	-	11,904	11,904
Charge for year	-	2,772	2,772
 At 31 March 2025	-	14,676	14,676
 NET BOOK VALUE			
At 31 March 2025	323,436	11,086	334,522
At 31 March 2024	323,436	13,858	337,294

CHURCH OF CHRIST CUMBERNAULD

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

8. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	148,550	36,053	184,603
Restricted funds			
Missions Fund	382,546	(2,334)	380,212
Youth Development	9,108	(130)	8,978
	<u>391,654</u>	<u>(2,464)</u>	<u>389,190</u>
TOTAL FUNDS	<u>540,204</u>	<u>33,589</u>	<u>573,793</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,211	(33,158)	36,053
Restricted funds			
Missions Fund	5,209	(7,543)	(2,334)
Youth Development	10,894	(11,024)	(130)
	<u>16,103</u>	<u>(18,567)</u>	<u>(2,464)</u>
TOTAL FUNDS	<u>85,314</u>	<u>(51,725)</u>	<u>33,589</u>

CHURCH OF CHRIST CUMBERNAULD

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

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	187,061	13,717	(52,228)	148,550
Restricted funds				
Missions Fund	334,694	(4,376)	52,228	382,546
Youth Development	10,508	(1,400)	-	9,108
	<u>345,202</u>	<u>(5,776)</u>	<u>52,228</u>	<u>391,654</u>
TOTAL FUNDS	<u>532,263</u>	<u>7,941</u>	<u>-</u>	<u>540,204</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	80,003	(66,286)	13,717
Restricted funds			
Missions Fund	11,391	(15,767)	(4,376)
Youth Development	-	(1,400)	(1,400)
	<u>11,391</u>	<u>(17,167)</u>	<u>(5,776)</u>
TOTAL FUNDS	<u>91,394</u>	<u>(83,453)</u>	<u>7,941</u>

CHURCH OF CHRIST CUMBERNAULD

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

8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	187,061	49,770	(52,228)	184,603
Restricted funds				
Missions Fund	334,694	(6,710)	52,228	380,212
Youth Development	10,508	(1,530)	-	8,978
	<u>345,202</u>	<u>(8,240)</u>	<u>52,228</u>	<u>389,190</u>
TOTAL FUNDS	<u>532,263</u>	<u>41,530</u>	<u>-</u>	<u>573,793</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	149,214	(99,444)	49,770
Restricted funds			
Missions Fund	16,600	(23,310)	(6,710)
Youth Development	10,894	(12,424)	(1,530)
	<u>27,494</u>	<u>(35,734)</u>	<u>(8,240)</u>
TOTAL FUNDS	<u>176,708</u>	<u>(135,178)</u>	<u>41,530</u>

CHURCH OF CHRIST CUMBERNAULD

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

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.