



The Church at the Cross

Scottish Registered Charity Number SC033947

Trustee's Annual Report & Financial Statements

For the period ending 31st December 2025

Peter Hall Finance & Accounting Solutions
Certified Public Accountant UK 10227712A



Certified Public
Accountants Association

Report and Financial Statement

FOR THE YEAR ENDED 31st December 2025

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The Church at the Cross

TRUSTEE'S ANNUAL REPORT

The Trustees have pleasure in presenting their report for the financial year ending 31st December 2025.

REFERENCE AND ADMINISTRATION DETAILS

Charity Name : The Church at the Cross
Constitutional form : Unincorporated association
Constitutional form date : 1st October 2002
Accounting reference date : 31st December
Charity Number : SC033947
Principal Address : 2 King Street, Larkhall. ML9 1DP

Websites: www.thechurchatthecross.co.uk

Charity Trustees:
Rev Robert Paterson
Mrs Teresa Paterson
Mrs Nancy Barr

Assembly Council
Rev Robert Paterson
Mrs Teresa Paterson
Mrs Nancy Barr

No other individuals served as Trustees during the year. The Trustees are appointed by the Assembly Council.

Bankers: "Bank of Scotland", 39 Union St, Larkhall, Lanarkshire ML9 1DT.
Code 80-08-77. Account Number 06003693. Also,

"Kingdom Bank". Ruddington Fields Business Park. Mere Way, Ruddington, Nottingham.
NG11 6JS. Account Number 70C 0700119

Senior Staff member responsible for day-to-day management of the charity: Rev Robert Paterson

The charity has income below £250,000, and as such is eligible to prepare its accounts on a "Receipts and Payments" Basis. The governing document does not require the charity to prepare fully accrued accounts and neither does it require an audit. The accounts have been prepared in accordance with SORP 2015 issued by the Office of the Scottish Charity Regulator in its role as a SORP making body, recognised by the Financial Reporting Council. The charity has had the accounts independently examined by Peter Hall of "Peter Hall Finance & Accounting Solutions", Dunfermline.

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing document: “The Church at the Cross” is administered in accordance with the terms of the Trust Deed. The Church is a charitable unincorporated association and the purposes and administration arrangements are set out in its constitution.

The Charity is registered with the “Office of Scottish Charity Regulator”.

The organisational structure and decision-making process: The Trustees are the managerial arm of the charity. They meet quarterly and make decisions for and on behalf of the charity. Major decisions of a managerial and financial nature are minuted.

How trustees are appointed and recruited: Appointment and removal is in accordance with the Trust Deed which requires that appointment is approved by unanimous agreement of the existing trustees and removal of any trustee by the unanimous agreement of the others.

Risk Management: The Trustees regularly review risks facing the charity and, at the date of this report, have not identified any significant risks that are likely to materially affect the charity's ability to achieve its objectives.

Affiliations and connections: The Church at the Cross is an independent Christian church based in Larkhall, South Lanarkshire. The Church works collaboratively with a range of local churches, charities, community organisations and public-sector partners in furtherance of its charitable purposes. While maintaining its own governance, leadership and financial independence, the Church actively participates in initiatives that seek to strengthen community wellbeing, reduce social isolation and advance the Christian faith within the local area.

OBJECTIVES AND ACTIVITIES

The purpose of The Church at the Cross is the advancement of the Christian faith and the relief of need within the local community. The Church seeks to provide opportunities for worship, prayer, biblical teaching, pastoral care and Christian discipleship whilst serving the wider community through practical support, partnership working and community engagement.

The Church fulfils these purposes through regular public worship services, prayer meetings, teaching programmes, pastoral support, community outreach initiatives, youth and family activities, and by working alongside local organisations that seek to improve the wellbeing of residents throughout Larkhall and the surrounding area.

ACHIEVEMENTS AND PERFORMANCE

Throughout 2025, The Church at the Cross continued to advance its charitable purposes by combining Christian ministry with practical community engagement across Larkhall and the surrounding area.

The Church remained actively involved in a number of community partnerships, including the Lighthouse Project, Hareleeshill Community Hub and Larkhall Community Growers. Through these initiatives the Church sought to address social isolation, strengthen community connections and provide practical support to individuals and families.

Two Trustees continued to serve on the board of the Lighthouse Project, helping to support the delivery of community-based services and signposting opportunities. The project provides access to information and support relating to health services, local authority resources, financial assistance and third-sector organisations operating within the area.

Hareleeshill Community Hub continued to be a significant point of engagement with the local community. Entering its fourth year of operation in January 2026, the Hub welcomed approximately 270 to 300 visitors each week. Activities included support for young families, community groups, lunch clubs, arts and crafts programmes, choir activities and other initiatives designed to improve wellbeing and social connectedness.

During the year, improvements to the building enhanced accessibility and inclusivity, ensuring that a wider range of people can participate in the activities and services provided.

The Church also continued discussions concerning a potential partnership involving a former Church of Scotland building within the town. If progressed, this project has the potential to create an additional community resource benefiting both local residents and community organisations.

In addition to these initiatives, the Church continued its regular programme of worship services, prayer meetings, pastoral care, biblical teaching and outreach activities, providing spiritual support and encouragement to members of the congregation and the wider community.

Art Classes



FINANCIAL REVIEW

The financial year ending 31st December 2025 marked a period of renewed growth and increased activity for The Church at the Cross, reflected in a strong financial performance and a significant increase in receipts across both unrestricted and restricted funds.

How we raised our money – Total receipts for the year amounted to £116,655, an increase compared to £96,905 in 2024. This increase was primarily driven by the successful award of grants totalling £85,781, alongside increased general donations. The Church received £25,567 in Gift Aid and non-Gift Aid donations. Rental income was slightly down £5,209 compared to the previous year of £6,500 in 2024.

How we spent our money – Expenditure for the year totalled £73,456, down from £80,633 in 2024. Notable items of expenditure included:

Salaries and wages: £20,107

Repairs and maintenance: £11,986

Rent: £14,088

Outreach ministry and hospitality: £6,525

Utilities: £6,753

Net payments - The Church achieved a surplus of £43,199 for the year, comprising a surplus of £5,155 in unrestricted funds and £38,044 in restricted funds. This compares favourably to the increase £16,272 recorded in 2024.

Reserves - The Church's total cash and bank balances at the year-end stood at £116,746, up from £73,546 at the beginning of the year. Of this, £45,880 is held in unrestricted funds, available to support the ongoing work of the Church, and £70,865 in restricted funds designated for specific purposes.

The Trustees received the following payments.

Payments to Trustees or related persons;

	2025	2024
Terry Paterson – reimbursements	£1,576	£1,460

Christmas Fayre



Public Benefit: The Trustees have considered the guidance on public benefit issued by the Office of the Scottish Charity Regulator. The Church's activities are directed towards advancing the Christian faith and providing benefit to the wider community. Public worship services, prayer meetings, pastoral support and teaching activities are open to all who wish to attend. Community initiatives delivered through partnerships such as Hareleeshill Community Hub and the Lighthouse Project provide practical assistance, opportunities for social engagement and support for individuals and families regardless of faith, background or personal circumstances. The Trustees are satisfied that the charity's activities provide clear and identifiable public benefit.

Environmental Impact: The Church recognises its responsibility to operate in an environmentally responsible manner. During the year, the Trustees sought to minimise waste, encourage recycling and make efficient use of utilities and resources. Where possible, digital communication was utilised to reduce paper consumption. The Church also participated in community initiatives that promote environmental awareness and sustainable practices. The Trustees remain committed to identifying practical ways to reduce the environmental impact of the charity's activities. This is demonstrated by its involvement with the Larkhall Hub.

The financial effect of significant events: There were no significant events during the financial period.

Charity's policy on reserves: The Trustees aim to maintain sufficient unrestricted reserves to provide financial stability and to ensure that the Church can continue its charitable activities in the event of an unexpected reduction in income. At 31 December 2025 unrestricted reserves amounted to £45,880, which the Trustees consider adequate to meet current operational requirements. Restricted funds are held separately and are applied solely for the purposes specified by donors and grant providers.

Going Concern: The Trustees have reviewed the charity's financial position, cash reserves and anticipated future income and expenditure. Having considered these matters, the Trustees are satisfied that the charity has adequate resources to continue its operational activities for the foreseeable future and accordingly continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

Plans for future periods: There are no future plans with any significant outlays.

Factors likely to affect financial performance or position going forward: There are no foreseeable risks or factors to affect future financial performance at the time of writing this report.

The Charity Trustees declare that they have approved the report above. We believe this report gives a true and fair view of the affairs of "The Church at the Cross" and of the deficit for the year.

Signed on behalf of the Charity Trustees.

A handwritten signature in black ink, appearing to read 'Terry Paterson', written over a light blue rectangular background.

Signature
Terry Paterson
Trustee

Date 21st June 2026

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF "THE CHURCH AT THE CROSS"

Scottish Registered Charity SC033947

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 10 to 11.

Respective responsibilities of Trustees and Auditors

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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. 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 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, and
 - to prepare accounts 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 accounts to be reached.



Peter Hall

Fellow Certified Public Accountant UK 10227712A

Peter Hall Finance & Accounting Solutions

Dunfermline KY11 4JU

The Church at the Cross

Date: 24th June 2026

Scottish Registered Charity SC0333947

Statement of Receipts & Payments

For the 12 months ending 31st December 2025

	Unrestricted funds	Restricted funds	Total funds 2025	Prior period total funds 2024	Further Details
	£	£	£	£	£
Receipts from:					
Donations	18,945	97,657	116,655	96,710	1
Charitable Activities					
Other Trading Activities					
Investments	53		53	195	2
Other					
Total	18,998	97,657	116,655	96,905	
Payments on:					
Raising Funds					
Charitable Activities	13,842	59,613	73,564	80,633	3
Other					
Total	13,842	59,613	73,564	80,633	
Net Receipts/(Payments)	5155	38,044	43,199	16,272	
Transfers between funds					
Reconciliation of funds					4
Total funds brought forward	40,725	32,821	73,546	52,276	
Total funds carried forward	45,880	70,865	116,746	73,546	



The Church at the Cross

Scottish Registered Charity SC033947

Receipts & Payments

Financial Year ending 31st December 2025

	<u>Unrestricted</u>	<u>Restricted</u>	2025	2024
<u>Receipts</u>				
Charitable Activities				
Designated Donations				8,918
Donations Received - Gift Aid	5,040		5,040	4,830
Donations Received - Non-Gift Aid	13,905	6,667	20,572	19,685
Grants		85,781	85,781	56,778
Interest	53		53	195
Rent Received		5,209	5,209	6,500
Tax Reclaimed (Gift Aid)				
Total Receipts	18,998	97,657	116,655	96,905
<u>Less: Payments</u>				
Advertising		551	551	227
Bank Charges		2	2	
Cleaning		72	72	
Computer Costs		35	35	42
Donations	4,220	100	4,320	3,400
Dues, Subscriptions & Licences	601	152	753	506
Honorarium	750		750	450
Insurance	317		317	288
Legal & professional	744		744	660
Office	18	123	141	126
Other Professional Services	1,200	4,886	6,086	6,105
Outreach ministry & hospitality	316	6,209	6,525	2,970
Rent	2,088	12,000	14,088	14,088
Repairs and maintenance	3,120	8,866	11,986	19,559
Salaries & Wages		20,107	20,107	18,862
Software				234
Telephone & internet				262
Travel and Accommodation	225		225	
Utilities	244	6,510	6,753	12,855
Total Payments	13,842	59,613	73,456	80,633
Net Receipts (Payments)	5,155	38,044	43,199	16,272
Statement of Balances	Unrestricted funds	Restricted funds	Total	Prior Period
Cash & Bank balances at start of the year	40,725	32,821	73,547	57,275
Surplus/(deficit) shown	5,155	32,821	43,199	16,272
Cash & Bank balances at end of the year	45,880	70,865	116,746	73,547

Web: thechurchatthecross.co.uk

Facebook: The Church at the Cross