

Treasurer' Report

Financial Statement

The financial statement to 30th September is attached.

The deficit in the General Fund was almost £10,000 compared with an expected deficit at this stage of £5,000. As reported previously, there are minor variances in expenditure but the main reason for the difference is lower income from offerings.

I have updated the projection made for the previous Session meeting, which, at that time suggested a deficit of £12,000 at the end of the year. The updated projection shows a slight increase in income and a small reduction in expenditure, producing a revised projected deficit of £10,000. This is before any reallocation of costs from the General Fund to the Building Fund, the principle of which – to match expenditure relating to the costs of external lets to the income received – was agreed at the previous meeting. Work is ongoing to establish a method for calculating the appropriate amount that can be transferred to the Building Fund. This will be completed in time for the revised figures to be reflected in the 2025 final accounts.

I hope to be able to update the financial statement to the end of October in time for an oral update on the financial position to be given at the Session meeting.

Recommendation: That the Kirk Session notes the current financial position and that work will be completed on reallocating costs to the Building Fund in time for the completion of the accounts for 2025.

Les Moore
20/10/2025

Chryston Church of Scotland
Financial Statement to 30th September 2025

General Fund	Year to Date	YTD Budget	Annual Budget	Projected Actual
Receipts				
Offerings	81,641.50	86,250	115,000	110,000
Tax recovered on Gift Aid	16,711.16	16,750	25,000	24,500
Other	725.00	-	-	725
Donations	99,077.66	103,000	140,000	135,225
Legacies	-			
Bank & Deposit Interest	154.32	150	250	250
Investment Income	61.50	75	100	90
Weddings and funerals	100.00	100	150	150
Other Income	-	-	-	
Total Receipts	99,393.48	103,325	140,500	135,715
Payments				
Offering envelopes	80.12	120	120	80
Cost of Generating Funds	80.12	120	120	80
Giving to Grow Allocation	60,759.72	60,760	81,013	81,013
Presbytery Dues	4,698.00	4,698	4,698	4,698
Minister's Expenses	3,455.48	3,500	4,500	4,500
Pulpit Supply	430.00	420	500	500
Building Costs	16,572.34	12,500	17,400	20,000
Council Tax	2,230.13	2,240	3,200	3,100
Heat, Light and Water	10,293.20	12,750	18,050	16,500
Church Office Expenses	2,657.59	3,000	4,000	4,000
Music and Worship	2,210.31	2,000	2,500	2,800
Audio Visual	701.48	1,000	2,000	1,500
Hospitality	1,130.06	1,200	2,000	2,000
Outreach and Discipleship	4,084.68	4,000	4,000	4,200
Other Expenditure	65.82	100	1,000	600
Charitable Activities	109,288.81	108,168	144,861	145,411
Purchase of Assets				
Multi Media Equipment		-	1,000	
Other Equipment	-	-		
Other Payments	-	-	1,000	-
Total Payments	109,368.93	108,288	145,981	145,491
Excess of Payments over Receipts	(9,975.45)	(4,963)	(5,481)	(9,776)
Balance at start	65,218.15			
Current balance	55,242.70			
	(9,975.45)			
	-			

	Building Fund
Balance at start of year	33,235.84
Current balance	49,196.90
Excess of Receipts over Payments	15,961.06

-

	YPFW Local Mission Fund
Donations	13,522.12
Tax recovered on Gift Aid	2,571.66
Donation - Elm Trust	10,000.00
Donation - Kirk Session funds	3,000.00
Church House Rental	4,353.91
	33,447.69
Gross Salary	22,875.03
NIC & Pension	1,143.72
Travel	362.15
Training	50.00
Equipment	375.38
Events and Other Expenses	446.00
	25,252.28
Excess of Receipts over Payments	8,195.41
Balance at start of year	6,521.79
Current balance	14,717.20
	8,195.41

-

Transfer Account - Salary payovers due	
HMRC	1,190.85
Pension	188.08
	1,378.93

Total Funds	120,535.73
--------------------	-------------------

Buildings Costs *	
Fabric Repairs & Maintenance	7,122.90
Cleaning	4,324.95
Insurance	5,124.49
	16,572.34
Heat, Light and Water **	
Gas	4,011.92
Electricity	4,690.74
Water	1,590.54
	10,293.20