

Treasurer's Report

1, Financial Statement

The financial statement to 30th September is attached. The overall financial position is roughly as expected at this time of the year. Income from offerings and standing orders remains close to budget. Total General Fund income is higher because of a legacy of £5,000 received from the estate of the late Norman Fleming.

Expenditure is mostly in line with the budget to date although Heat, Light and Water is higher than expected. Energy and cleaning costs are split between the General Fund (for church activities) and the Building Fund (for external lets). There has been an increase in the use of the buildings by outside organisations and the Finance Team has agreed to review the split of energy and cleaning costs to ensure that it properly reflects the use of the church and halls.

Expenditure on Buildings Costs is higher than budgeted. In part this is due to a change in the arrangements for paying the church's insurance. Dave McLaren's excellent and comprehensive report describes the insurance renewal process and the premium due. It notes that a charge was being introduced for continuing to pay in instalments and it was decided to pay the annual premium in full to avoid these charges, thus increasing the amount being charged in 2026 instead of being spread between August 2026 and May 2027. Expenditure to the end of the year on fabric repairs and maintenance – and the split between charges to the General Fund and to the Building Fund – is not yet clear.

Recommendation: That the Kirk Session notes the current financial position and projections.

2, YPF Local Mission Fund

The figures for up to 30th September include the final salary, holiday pay and expenses of Scott Troup.

I have spoken with Martin Carr about claiming expenses, payroll and pension arrangements and he has supplied the necessary information for me to pass to SCVO, the payroll provider, and to The People's Pension, the pension provider.

The Safeguarding Service has recommended that employees be provided with a phone solely for church use. A phone has been purchased and is included within the Equipment line in the Financial Statement.

Recommendation: That the Kirk Session notes the final payments to Scott Troup and that arrangements are in place for Martin Carr when he takes up post on 1st October.

3, 2026 Accounts

Preparations are well underway to get the accounts layout ready for 2026. This will help to ensure that the accounts are ready for consideration by the Finance Team and approval by the Kirk Session in January 2027. I have met with the Independent Examiner and we have discussed items that may arise during the preparation of the accounts. All is going well at present.

The only potential issue is the level of income for 2026. As previously reported to Elders, the accounting rules are different for charities whose income is below £250,000 and for those that exceed £250,000. My latest estimate of total income is around £235,000 which would mean that the processes for completing the accounts and independent examination would be the same as in recent years. However, there is a risk that income could exceed £250,000, for example if givings increased or a grant was received (e.g., grants totalling £17,500 were received from the Elm Trust for the YPFW in 2025.) If so, the accounts would need to be prepared by a firm of accountants. The process of finding a suitable company to prepare the accounts and to conduct the independent examination would necessarily lengthen the time taken to complete the accounts. Should it be necessary to seek a firm of accountants, given the urgency and the delay between Session meetings, the Kirk Session is asked to delegate authority to the Finance Team to appoint a suitable qualified organisation to produce and independently examine the accounts.

Recommendations:

a, That the Kirk Session notes that the Finance Team will continue to monitor the level of income for 2026.

b, That, if total income for 2026 exceeds £250,000, the Kirk Session delegates authority to the Finance Team to appoint accountants to prepare the accounts and conduct the independent examination.

4, Financial Regulations

The financial regulations that were approved by the Kirk Session in January 2024 set out rules for obtaining competitive quotes and the authorisation of expenditure. An extract of the regulations is attached.

The Kirk Session has the power to set aside the financial regulations in part or in full, although there needs to be careful consideration of such a course of action. Trustees have a legal duty under the Charities and Trustee Investment (Scotland) Act 2005 to ensure proper financial control. OSCR, the Scottish charity regulator, has set it out in this way:

“As a charity trustee, you have a duty under the 2005 Act to act with the care and diligence that it is reasonable to expect of a person who is managing the affairs of another person.

This means that you must act with a higher level of care than you do with your own finances and affairs. You must make sure that you protect the charity’s resources and that you do not put the assets of the charity at risk. One way of doing this is to make sure that there are proper financial controls in place.”

Les Moore
30/09/2026

Chryston Church of Scotland
Financial Statement to 30th September 2026

General Fund	Year to Date	YTD Budget	Annual Budget	Projected Actual	
Receipts					
Offerings	86,497.00	86,250	115,000	116,000	
Tax recovered on Gift Aid	17,055.21	17,000	25,000	25,000	
Other	1,155.00	-	-	1,200	Holiday Club special offering
Donations	104,707.21	103,250	140,000	142,200	
Legacies	5,000.00			5,000	Norman Fleming legacy
Bank & Deposit Interest	134.56	150	500	300	
Investment Income	64.50	40	100	100	
Weddings and funerals	-	-	150		
Other Income	300.00	-	-	300	
Total Receipts	110,206.27	103,440	140,750	147,900	
Payments					
Offering envelopes	84.12	80	80	80	
Cost of Generating Funds	84.12	80	80	80	
Giving to Grow Allocation	59,640.03	59,640	79,520	79,520	
Presbytery Dues	4,548.00	4,548	4,548	4,548	
Minister's Expenses	3,553.44	3,400	4,750	5,000	Increase in mileage rate from 1/6/26
Pulpit Supply	710.50	520	520	850	
Building Costs	18,526.14	16,000	23,000	27,000	Norman Fleming legacy £4000
Council Tax	2,403.40	2,360	3,400	3,500	
Heat, Light and Water	9,538.28	7,950	11,200	14,000	
Church Office Expenses	2,819.56	3,000	4,000	3,800	
Music and Worship	1,482.78	1,500	3,330	3,300	
Hospitality	1,820.26	2,000	2,000	2,400	
Communications	150.28	150	1,650	1,650	
Outreach and Discipleship	4,159.96	3,500	3,800	4,800	£1050 Bibles from N Fleming legacy
Food Hygiene	-	-	600	600	
Other Expenditure	57.90	100	250	100	
Charitable Activities	109,410.53	104,668	142,568	151,068	
Independent Examiner's fee	-	-	-	-	
Governance Costs	-	-	-	-	
Purchase of Investments	-	-	-	-	
Purchase of Assets	-	-	-	-	
Multi Media Equipment	-	-	1,000	1,000	
Other Equipment	-	-	-	-	
Other Payments	-	-	1,000	1,000	
Total Payments	109,494.65	104,748	143,648	152,148	
Excess of Receipts over Payments for the year before transfers	711.62	(1,308)	(2,898)	(4,248)	
Transfers	-	-	-	-	
Excess of Receipts over Payments	711.62	(1,308)	(2,898)	(4,248)	
Balance at start	62,471.71				
Current balance	63,183.34				
	711.62				

Building Fund
Balance at start of year
Current balance
Excess of Receipts over Payments

YPFW Local Mission Fund
Donations
Tax recovered on Gift Aid
Donation - Elm Trust
Donation - Kirk Session funds
Donation - Magnitude Fund
Church House Rental
Gross Salary
NIC & Pension
Travel
Training
Equipment
Events and Other Expenses
Excess of Payments over Receipts
Balance at start of year
Current balance

Buildings Costs *
Fabric Repairs & Maintenance
Cleaning
Insurance
Heat, Light and Water **
Gas
Electricity
Water

Extract from Financial Regulations

2. Quotations for work or services

- 2.1. Quotations must be sought for any work costing between £2,500 and £10,000
- 2.2. Other than in exceptional circumstances, three quotations must be obtained before recommending a supplier.

3. Tendering of Contracts

- 3.1. Any work of a significant nature, which is likely to cost in excess of £10,000 must be tendered before any purchases are made.
- 3.2. Requests to tender must be submitted to the Finance Team for initial consideration of affordability prior to tendering.
- 3.3. Teams must produce a tendering document which clearly defines the job, task or work to be carried out, timetable for action, criteria for selection and any other specific requirements.
- 3.4. Other than in exceptional circumstances, a minimum of three tenders must be considered before a job is allocated.
- 3.5. Recommendations should be in writing and submitted to the Kirk Session.
- 3.6. Evidence of the tendering process (the job spec, details of companies consulted and presentations given etc.) must be retained.

4. Purchase Authorisation Levels

- 4.1. The following guidelines should be used when authorising expenditure:

Type of Expenditure	Level of Expenditure	Authorisation required
Budgeted		Budget holder
Not Budgeted – also includes expenditure over budget	Under £500	Treasurer
Not Budgeted – also includes expenditure over budget	Under £5,000	Finance Team
Not Budgeted – also includes expenditure over budget	Over £5,000	Kirk Session

- 4.2. Urgent expenditure - i.e. items or equipment necessary to complete a task or that are required urgently, or in an emergency. Trustees recognise that at times such expenditure is necessary and that authorisation is impractical due to timing etc. Unless previously specified, teams are permitted to purchase goods up to the value of £200, provided the goods fall within the definition of "urgent expenditure". For emergency property repairs, the limit of authorisation is £2,500.