

The Church of Scotland
Motherwell St. Mary's Parish Church of Scotland



Report of the Trustees
and
Financial Statements for the Year Ended 31 December 2025

Congregation No: 171135

Charity No: SC012233

Reference and Administrative Information

Charity Name: Motherwell St. Mary's Parish Church of Scotland

Charity Registration Number: SC012233

Congregation Reference No: 171135

Contact Address: The Church Office
Avon Street
Motherwell
ML1 3AB

Trustees

Kirk Session

B Aitkenhead, C Anderson, D Andrew, G Andrew, I Beaton, I Beattie, J Blackwood, G Blackwood, A Blackwood, P Bradshaw, J Bradshaw, C Brown, A Brown, E Calder, M Carrol, I Carrol, C Clark, F Cornelius, A Crawford, K Dick, T Dodd, M Elder, E Ellis, L Gibson, H Graham, I Graham, J Graham, H Greenhorn, S Greenhorn, J Hamilton, A Henderson, L Innes, I Johnstone, F Joyce, A.P.W. Joyce, A Joyce, L Kelly, K Kennedy, H Kidd, T Knox, M MacGregor, R Mackie, D Maxwell, S Maxwell, K Maxwell, M McCloy, S McCue-Dick, H McKenna, G McNay, C Mitchell, E Mitchell, J Morrison, H Morton, R Mosley, P Mossman, J Murray, E Neilson, R Neilson, M Philip, S Reid, S Reilly, H Rennie, R Russell, A Scott, E Sharp, W Simpson, B Smith, L St. John, C Stockman, W Taylor, R Ward, M Watson, J Westwood, D Wilson and J Wilson. Minister: Reverend Bryce Calder.

Principal Office-bearers

Minister: Reverend Bryce Calder

Session Clerks Alan Joyce
Stewart Maxwell

Church Treasurer: Stuart Reid

Independent Examiner

Andrew Moonie, CTA, ATT
7 Parkside Road
Motherwell
ML1 3DY

Bankers

Royal Bank of Scotland plc
62 Hamilton Road
Motherwell
ML1 3DA

Trustees' Annual Report

Motherwell St. Mary's Parish Church of Scotland

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC012233 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is chaired by the minister and meets five times in a year. Certain responsibilities are delegated to the Finance and Property Team as appropriate.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Regular Sunday worship is our *raison d'être*: responding to the spiritual and pastoral needs of the congregation and of the parish we serve is our mission. The life of St Mary's is many sided and wide ranging: youth organisations of differing types cater for children from age a few months to the teenage years, adult organisations offer the opportunity for friendship, fellowship, training and learning. Particular agencies provide support for young children and families, for older and housebound folk in their own homes. Every home in our parish receives information about the work of the church and regular invitations to share its activities.

While recognising the financial need of the congregation, we like to support local, national and international charities. Money was raised for a number of such causes as set out in the notes to the accounts. In light of the increase of a cashless society, facilities were also made available to the congregation to contribute to some other benevolent and charitable purposes through Just Giving.

Achievements and Performance

At the start of the year the Kirk session started adjusting to the new unitary constitution adopted late in 2024 by creating teams to look after the ongoing day to day work of the Congregation. Teams were created to look after Kirk Session business, Finance & Property, Communications, Events, Pastoral Care, outreach and Children, Young People and Young Adults. All of the teams started planning and then implementing the work streams assigned to them.

The Fabric Improvement Appeal launched in 2024 to raise funds to pay for a new Boiler and Heating system in the Sanctuary and the church buildings, as well as other urgent work and upgrades continued with substantial progress being made in raising funds for the work.

All our organisations continued to thrive and it was good to see members old and new enjoying their activities. We continued to stream worship on a Sunday for those unable to attend in person.

There were a number of events successfully held over the year. Our annual team quiz remains popular. In May we held "A Trip Down Memory Lane" allowing members of the congregation and community to see items from the church archive, look at old photographs and film / video clips and share their memories of the church. In October the "St Mary's Got Talent" concert allowed our organisations to entertain the audience with song, dance and humour.

The Kirk Session recognise the significant and sustained commitment from the Office Bearers and Congregation as they continue to ensure the financial stability of the charity.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Financial Review

Our financial structure continues to be sound although our membership is falling. Fewer people are contributing more.

2025 presented some financial challenges. However a concerted effort by members and careful control of costs ensured the following outcomes for the year:

- Free Will Offerings (Non Gift Aid) decreased by £1,181 – a decrease of 4.9%.
- Free Will Offerings (Gift Aid) decreased by £3,429 – a decrease of 3.8%.
- Gift Aid Tax Recovered on Free Will offerings decreased by £593 – a decrease of 2.5%
- Open plate increased by £1,856 – an increase of 58.4%.
- The amount raised for the 2024 Fabric improvement appeal was £47,679 of which £27,356 was Gift Aid and £9,654 was Gift Aid Tax recovered
- In 2025, we raised £218,735 as against £197,176 in 2024 – an increase of £21,559 (10.9%). The vast majority of this increase relates to the Fabric Improvement appeal running for the full year compared to 7 months in 2024 plus some grant funding received in 2025 towards work completed in 2024.
- Once again the majority of donations were made through the Gift Aid Scheme with the tax recovered totalling £32,638
- Expenditure reduced from £210,646 in 2024 to £190,959 in 2025 representing a decrease of 9.3% for the year. This decrease was largely attributable to expenditure from the designated reserve fund to improve the Avon Hall floor and church windows from 2024 not being repeated, although this was offset by some significant inflationary increases in day to day expenditure.
- Giving to Grow contributions of £82,397 (£81,648 – 2024) were paid in full during the year. The 2026 contribution is being paid in 9 equal instalments and will be paid in full during the current financial year.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately twelve months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £49,456 of which £3,723 had been designated for Fabric Fund, £4,351 for Guild Fund, £300 for Junior Church Fund and £34,146 for Reserve Fund. The remaining balance of £6,936 is lower than would normally be expected however the Trustees are happy with the total overall reserves.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

A handwritten signature in black ink, appearing to read 'Alan Joyce', is written over a light blue rectangular background.

Alan Joyce
Session Clerk

Date: 25 May 2026

Independent Examiner's Report to the Trustees of Motherwell St. Mary's Parish Church

Motherwell St. Mary's Parish Church of Scotland

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.

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

An 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 view given by 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.

Name

Andrew Moore

Address:

*7 Parkside Road
Motherwell
ML1 3DY*

Date

20/9/26

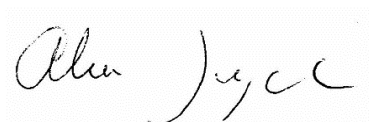
Motherwell St. Mary's Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	146,958	45,890	-	192,848	179,245
Legacies		-	-	-	-	-
Activities for Generating Funds		-	1,790	-	1,790	6,707
Bank & Deposit interest		786	517	-	1,303	1,602
Investment income		-	-	-	-	-
		<u>147,744</u>	<u>48,197</u>	<u>-</u>	<u>195,941</u>	<u>187,554</u>
Rental of premises		9,025	-	-	9,025	7,420
Sale of assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Grants		8,500	500	-	9,000	-
Receipts from General Trustees		4,413	-	-	4,413	-
Other Receipts		856	-	-	856	2,202
<u>Total Receipts</u>		<u>170,538</u>	<u>48,697</u>	<u>-</u>	<u>219,235</u>	<u>197,176</u>
<u>Payments</u>	4					
Costs of generating funds		490	-	-	490	709
Charitable activities		190,344	758	-	191,102	209,817
Governance costs		125	-	-	125	120
<u>Total Payments</u>		<u>190,959</u>	<u>758</u>	<u>-</u>	<u>191,717</u>	<u>210,646</u>
Excess of Receipts over Payments for the year before transfers		(20,421)	47,939	-	27,518	(13,470)
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		(20,421)	47,939	-	27,518	(13,470)

Motherwell St. Mary's Parish Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note					
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	69,876	33,235	-	103,111	116,581
Movement in year:					
Excess of Receipts over Payments for the year	(20,421)	47,939	-	27,518	(13,470)
Bank & deposit balances carried forward	<u>49,455</u>	<u>81,174</u>	<u>-</u>	<u>130,629</u>	<u>103,111</u>
<u>Investments at market value</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Assets</u>					
Gift Aid Receivable	<u>1,880</u>	<u>1,908</u>	<u>-</u>	<u>3,788</u>	<u>6,611</u>
<u>Liabilities</u>					
Cost of repair not yet billed	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the trustees on 12 April 2026 and signed on their behalf by:



Session Clerk



Treasurer

Motherwell St. Mary's Parish Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Mr. Ian Beattie who is a member of the Kirk Session received £16,287 (2024 - £16,363) as Church Officer. Mr Ronald Mackie who is a member of the Kirk Session received £7,684 (2024 - £7,915) as Church Organist. Mr Alistair Joyce, who is related to a trustee received £5,627 (2024 - £3,217) as Church Administrator. Minister's travel expenses for the year paid to the Reverend Bryce Calder amounted to £1,410 (2024 - £1,161) and Council Tax payments in respect of the Manse amounted to £3,810 (2024 - £3,489)

No trustee or related party to a trustee received any personal benefit from a contract or transaction entered into during the year (2023 - none).

During the year donations from trustees to the charity totalled £51,892 (2024 £52,028).

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	4,370	43	(2,490)	1,800	3,723
Designated Reserve Fund	42,760	13,417	(22,031)	-	34,146
Designated Junior Church Fund	213	853	(766)	-	300
Designated Guild Fund	5,005	5,084	(5,739)	-	4,350
General Fund	17,528	151,141	(159,933)	(1,800)	6,936
	<u>69,876</u>	<u>170,538</u>	<u>(190,959)</u>	<u>-</u>	<u>49,455</u>
Restricted funds					
Fabric Improvement Fund	33,235	47,679	-	-	80,914
Outreach Fund	-	1,018	(758)	-	260
	<u>33,235</u>	<u>48,697</u>	<u>(758)</u>	<u>-</u>	<u>81,174</u>
Endowment funds					
None					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>103,111</u>	<u>219,235</u>	<u>(191,717)</u>	<u>-</u>	<u>130,629</u>

Purposes of Designated Funds

Fabric Fund – The Trustees have set aside funds for the maintenance of the Church property.

Reserve Fund – Legacies and bequests along with any surplus funds are held reserve to meet necessary, sometimes emergency requirements especially of a fabric nature

The Guild and Junior Church are organised under the auspices of the Kirk Session but have control of their own funds which pay for operational costs and can be distributed to other charities. They are overseen by the Trustees.

Purposes of Restricted Funds

Fabric Improvement Fund – This is a fund to assist with the cost of replacing the Boiler and Heating system in the Sanctuary and the church buildings, as well as other urgent work and upgrades .

Outreach Fund – This is a fund to assist with outreach projects within the town centre and for people suffering from hardship

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	22,823	8,480	-	31,303	31,000
Gift Aid Donations	87,100	27,356	-	114,456	109,414
Tax Recovered on Gift Aid Donations	22,984	9,654	-	32,638	23,577
Ordinary Offerings (Open Plate)	5,034	-	-	5,034	3,178
Other Offerings, Donations etc	9,017	918	-	9,935	12,076
	<u>146,958</u>	<u>46,408</u>	<u>-</u>	<u>193,366</u>	<u>179,245</u>

4. Analysis of Payments

Costs of generating funds

Investment Managers' fees	-	-	-	-	-
Offering envelopes	490	-	-	490	709
	<u>490</u>	<u>-</u>	<u>-</u>	<u>490</u>	<u>709</u>

Charitable activities

Giving to Grow allocation	82,397	-	-	82,397	81,648
Presbytery dues	2,629	-	-	2,629	2,616
Minister's expenses	1,410	-	-	1,410	1,161
Ministerial Assistance	-	-	-	-	-
Pulpit supply	800	-	-	800	1,890
Other staffing costs	35,367	-	-	35,367	34,006
Fabric repairs & maintenance	27,430	-	-	27,430	50,440
Council Tax	3,810	-	-	3,810	3,489
Heat and light	15,901	-	-	15,901	12,236
Insurance	5,724	-	-	5,724	5,301
Other building costs	-	-	-	-	-
Church office expenses	1,263	-	-	1,263	1,307
Manse Telephone	672	-	-	672	696
Organ & music	-	-	-	-	-
Printing, stationery and postage	2,858	-	-	2,858	2,412
Guild Expenses	5,739	-	-	5,739	6,592
Junior Church Expenses	766	-	-	766	771
Outreach Expenses	-	758	-	758	-
Other expenses	4,069	-	-	4,069	4,891
	<u>190,835</u>	<u>758</u>	<u>-</u>	<u>191,593</u>	<u>209,456</u>

Governance costs

Independent examiner's fees	125	-	-	125	120
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Other payments

Purchase of assets	-	-	-	-	-
Purchase of investments	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

6. Collections for Third Parties

	2025 £	2024 £
Motherwell Foodbank	660	499
Christian Aid	642	536
Malawi Lights	333	
Erskine Hospital	255	
Reach Out	237	234
AMMF Charity	100	
Macmillan Cancer Support	100	
Poppy Scotland	100	
Lanarkshire Cancer Care		100
MAF UK (Flying for Life)		100
The Basic Foodbank Motherwell		100
	<u>2,427</u>	<u>1,569</u>

APPENDIX

Motherwell St. Mary's Parish Church of Scotland

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2025
	£	£
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>22,662</u>	<u>25,013</u>