The Church of Scotland

STONELAW PARISH CHURCH OF SCOTLAND, RUTHERGLEN

For the year ended

31st December 2025

Congregation No: 160881

Charity No: SC SC013558

STONELAW PARISH CHURCH OF SCOTLAND, RUTHERGLEN
Trustees' Annual Report
Year ended 31 December 2025

Reference and Administrative Information

Charity Name:	Stonelaw Parish Church of Scotland, Rutherglen
Charity Registration Number:	SC013558
Congregation Reference No:	160881
Contact Address:	Flat G/L 5 Parkhill Drive Rutherglen Glasgow

Trustees
Kirk Session Members
Active Members

James Baird	Morag Moore
Shona Baird	Jean Murray
William Baird	Janis Neil
Margaret Borland	Lesley Nisbet
Alan Jenkins	Tom Nisbet
John Liggat	Jane Paulsen
David McTaggart	Morag Taylor
Jennifer Menzies	Neil Watson

Principal Office-bearers

Minister:	Neil Watson
Joint Session Clerk	William Baird
Joint Session Clerk	Lesley Nisbet
Convenor of Managers	Stuart Menzies
Church Treasurer:	Bruce Olekah (Appointed 1st April 2025) Euan Campbell (Resigned 1st April 2025

Independent Examiner
Kashif Bismullah

Bankers
Bank of Scotland
82 Main Street
Rutherglen G73 2HZ

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31st December 2025

Governing Document

The Church adopted the Unitary Constitution on 1 July 2009 and is administered in accordance with the terms of the Deed of Constitution.

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, which meets ten times a year, is responsible for the spiritual and secular affairs within the church. The Board of Managers is a committee appointed by Session and manages the secular affairs of the church in accordance with the policies advised by Session.

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.

At Stonelaw, we worship and rejoice in the God who created all things. We believe that God is calling a new people together in Jesus Christ. Christians are not simply individuals who believe, but are called to be a community, growing, sharing and worshipping together. Our programme of activities is designed to develop our faith, prayer, fellowship, learning, and commitment to others in the community and worldwide.

Achievements and Performance

As I reflect on another year in the life of Stonelaw Church, I am once again filled with gratitude for all that God has been doing among us. There have been challenges, changes and plenty of hard work, but there has also been much to celebrate as we continue to seek to be a church that shares God's love and cares for our community.

One of the most encouraging things this year has been the continued growth in the spiritual life of our congregation. Our weekly worship continues to be at the heart of our life together, alongside our house groups, prayer meetings, midweek worship and other gatherings. We have continued to welcome new people into our fellowship, with some becoming members of Stonelaw. It is always a great encouragement to see people finding a place within our church family and discovering what it means to follow Jesus alongside others.

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Prayer continues to be an important part of our life together. The Wednesday evening prayer meeting provides a regular opportunity for people to come before God, share their concerns and give thanks for answered prayer. The Sunday morning prayer time before worship, allows us to place our services and our congregation into God's hands before we begin. Alongside this, our house groups have continued to provide valuable opportunities for Bible study, fellowship and prayer.

Our programme of teaching and discipleship has also continued to develop. During the year we explored a number of themes through our Sunday worship, including our series on the Beatitudes, encouraging us to consider what it really means to live as people of the Kingdom of God. We also ran another Alpha Course, providing a relaxed and welcoming environment for people to explore the Christian faith, ask questions and discover more about Jesus. These opportunities remain an important part of our desire not simply to gather as a congregation, but to grow as disciples of Christ.

Our commitment to the wider community has continued in many other ways. We have supported the work of Rutherglen & Cambuslang Foodbank, Reachout and Christian Aid, while also participating in initiatives such as Rutherglen900 and the 900 Bags of Kindness project. These partnerships remind us that our calling extends beyond the walls of Stonelaw and that we have an important role to play in caring for those around us.

The year has not been without its challenges. Our building has required considerable attention over the past year, and we spent a significant period considering the possibility of a union with Toryglen Parish Church as part of the wider work of Presbytery. After careful consideration, our Kirk Session ultimately concluded that we did not have the capacity to take the proposed union forward. While this was not an easy decision, I am grateful for the prayerful and thoughtful way in which it was approached, and we continue to pray for the people of Toryglen and for the wider mission of the Church of Scotland.

As always, none of this happens because of one person. Stonelaw continues because of the commitment, generosity and faithfulness of so many people. From those who lead worship, music and prayer, to those who care for our building, serve in the café, work with children and young people, organise groups, prepare flowers, distribute our magazine, operate our technology, welcome people through our doors and quietly carry out countless tasks behind the scenes — every contribution matters.

I am particularly thankful for the way in which our congregation continues to respond when something needs to be done. Whether through financial generosity, practical service, prayer or simply being willing to give our time to others, we continue to see the truth that the church is not a building or an organisation, but a people who belong to Jesus and who are called to serve Him together.

There are, of course, many more things that could be written about from the past year. This report can only give a flavour of all that has taken place, but I hope it gives a sense of a church that continues to worship, pray, learn, grow and serve.

Rev. Neil H Watson
Minister
Stonelaw Parish Church

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Financial Review

The principle source of income is from offerings by the congregation and others.

Weekly Freewill Offering and open plate donations decreased by 2% overall during 2025. This was offset by an increase in Other Offerings which lead to an overall decrease in donations of 1%. Income from Activities for Generating Funds saw a small increase of less than 1%

This allowed costs to be managed and allowed all liabilities and commitments to be discharged.

Reserves Policy

The main need for reserves arises from a cash requirement to accommodate expensive repairs such as roof, heating system and electrics. The policy is to hold £25k - £30k in cash in the designated Fabric Fund to meet this need. £11,880 was held in the fund at year end (2024 £22,617). The reduction is principally due to necessary work to the Church roof repairs. While this is below policy, there are sufficient unallocated unreserved funds to meet this cost if required.

A working capital requirement of £10,800 (approximately one month Ministries and Mission payment, salaries, pensions, and council tax) is also required to be held in unreserved funds. This was achieved.
The Church also held £37,802 of restricted funds which have been provided for the purposes specified in Note 2.

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 2016. 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,

William Ritchie

Joint Session Clerk
Date 27/9/26

Lesley E Nisbet

Joint Session Clerk
Date 27/9/26

Independent Examiner's Report to the Trustees of Stonelaw Parish Church of Scotland, Rutherglen (SC013558)

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 13.

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 trustees consider that the audit requirements of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 (as amended). 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 of the accounts for the year ended 31 December 2024, 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 Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended), and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the Charities Accounts (Scotland) Regulations 2006 (as amended)

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

K. Bismullah

Name Mr Kashif Bismullah

Address:
49 Hermitage Avenue,
Helensburgh, G84 7EF

Date 22/09/26

Stonelaw Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Receipts							
Donations	3	126,497	9,182	135,679	127,681	16,376	144,057
Legacies	3	-	-	-	10,000	-	10,000
Activities for Generating Funds	4	24,534	-	24,534	24,373	-	24,373
Bank & Deposit interest		499	11	510	440	11	451
Grants		-	22,553	22,553	2,949	1,750	4,699
Other Receipts		-	-	-	849	-	849
Total Receipts		151,530	31,746	183,276	166,292	18,137	184,429
Payments							
Costs of Generating Funds	5	(3,709)	(1,203)	(4,912)	(2,895)	(1,720)	(4,615)
Charitable Activities	6	(189,517)	(8,738)	(198,255)	(156,917)	(13,240)	(170,157)
Total Payments		(193,226)	(9,941)	(203,167)	(159,812)	(14,960)	(174,772)
Excess of Payments over Receipts for the year before transfers		**(41,696)**	**21,805**	**(19,891)**	**6,480**	**3,177**	**9,657**
Transfers		1,337	(1,337)	-	-	-	-
Excess of Payments over Receipts for the year after transfers		**(40,359)**	**20,468**	**(19,891)**	**6,480**	**3,177**	**9,657**

Stonelaw Parish Church
Statement of Balances
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Bank & Deposit Balances							
Bank & deposit balances brought forward		82,611	17,334	99,945	76,131	14,157	90,288
Movement in year:							
Excess of Receipts over Payments for the year		(40,359)	20,468	(19,891)	6,480	3,177	9,657
Bank & deposit balances carried forward		42,252	37,802	80,054	82,611	17,334	99,945
Assets							
Fixed Assets		361,556		361,556	361,556		361556
Gift Aid Receivable		3,432	-	3,432	2,921	200	3,121
Liabilities							
Accrued Expenses		(2,263)	-	(2,263)	(1,777)	-	(1,777)

The accounts were approved by the Kirk Session and Financial Board on
For and on behalf of the Kirk Session and Financial Board

Keeley E Nisbet — **Joint Session Clerk**

William Binnie — **Joint Session Clerk**

Neil M Wotherspoon — **Minister**

[illegible] — **Treasurer**

Stonelaw Parish Church
Year ended 31 December 2025
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £720. In addition Mr Alan Jenkins who is a member of the Kirk Session received £5,735 for providing his services as organist during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	22,617	3,573	(17,147)	2,837	11,880
Designated Tuesday Chat	75	-	-	-	75
Designated Toddlers Fund	762	4,509	(1,478)	(3,000)	793
Designated Fair Trade/ Café Fund	2,546	13,019	(3,574)	(9,000)	2,991
Designated Life and Work Fund	31	18	(43)	-	6
Designated Legacies Fund	49,991	-	(27,484)	-	22,507
General Fund	6,589	130,411	(143,500)	10,500	4,000
	82,611	151,530	(193,226)	1,337	42,252
Restricted funds					
Capital	4,034	-	(426)		3,608
Organ	3,420	-	(522)		2,898
Barr Bequest /Youth Development Fund	231	-	-		231
Development Worker	3,065	140	-		3,205
Kirk Session Benevolent Fund	1,073	21	(360)		734
Church Refurbishment Fund	2,272	2,786	-	(1,337)	3,721
Past Times	2,537	27,513	(7,230)		22,820
Flower Fund	702	1,286	(1,403)		585
	17,334	31,746	(9,941)	(1,337)	37,802
Total funds	99,945	183,276	(203,167)	-	80,054

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property
Tuesday Chat Group: The Trustees have set aside funds for use by the Tuesday Chat Group.
Toddlers Fund: The Trustees have set aside funds for use by Stonelaw Toddlers.
Fair Trade/ Café Fund: The Trustees have set aside funds for use by the Stonelaw Fair Trade/ Café group.
Manse Fund: Valuation of the manse according to given charity guidelines.
Life and Work Fund: The Trustees have set aside funds to facilitate members' subscriptions to Life and Work magazine.
Legacies Fund: to hold legacies not directed to a specific fund until spent on an appropriate project

Purposes of Restricted Funds

Capital Fund: This fund is for the specific addition and replacement of equipment and fixtures
Organ Fund: This is a fund for the major maintenance of the pipe organ
Barr Bequest/ Youth Development Fund: This fund is for the development of young persons
Development Worker Fund: This fund meets the cost of the Development Worker
Kirk Session Benevolent Fund: This fund provides financial assistance for members in need
Church Refurbishment Fund: This fund meets the cost of major refurbishment projects
Past Times: This fund meets the cost of providing a dementia-friendly café
Flower Fund: This is a fund to provide flowers for display during services of worship.

Stonelaw Parish Church
Year ended 31 December 2025
Notes to the Accounts (continued)

3. Analysis of Donations	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Funds 2024 £	Funds 2024 £	Total 2024 £
Free Will Offerings	96,840	1,240	98,080	99,864	1,390	101,254
Tax Recovered on Gift Aid Donations	20,116	1,686	21,802	20,273	-	20,273
Ordinary (Open Plate) Offerings	3,570	-	3,570	2,580	-	2,580
Other Offerings	5,971	6,256	12,227	4,964	14,986	19,950
Legacies	-	-	-	10,000	-	10,000
	126,497	9,182	135,679	137,681	16,376	154,057

4 Activities for Generating Funds	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Use of Premises	11,579	-	11,579	12,243	-	12,243
Fair Trade Café Sales	12,955	-	12,955	12,130	-	12,130
	24,534	-	24,534	24,373	-	24,373

5 Costs of generating funds	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Flower Fund Costs	-	(1,203)	(1,203)	-	(1,720)	(1,720)
Fair Trade Café Expenses	(3,709)	-	(3,709)	(2,895)	-	(2,895)
Donation envelopes	-	-	-	-	-	-
	(3,709)	(1,203)	(4,912)	(2,895)	(1,720)	(4,615)

6 Charitable activities	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Ministry and Mission Allocation	(71,246)	-	(71,246)	(69,689)	-	(69,689)
Presbytery Dues	(3,982)	-	(3,982)	(7,528)	-	(7,528)
Minister's Travel	(720)	-	(720)	(960)	-	(960)
Other Salary Costs	(26,703)	-	(26,703)	(26,137)	-	(26,137)
Pulpit Supply	(100)	-	(100)	(420)	-	(420)
Organ Supply	(208)	-	(208)	(394)	-	(394)
Organ and Piano Maintenance	-	(522)	(522)	-	-	-
Manse Council Tax	(3,676)	-	(3,676)	(3,270)	-	(3,270)
Church House Council Tax	(1,748)	-	(1,748)	(1,819)	-	(1,819)
Insurance	(8,391)	-	(8,391)	(7,450)	(25)	(7,475)
Broadband	(561)	-	(561)	(533)	-	(533)
Other Expenses	(6,779)	(1,393)	(8,172)	(5,561)	(100)	(5,661)
External Donations	-	(100)	(100)	-	-	-
Fabric Repairs and Maintenance	(47,387)	(426)	(47,813)	(13,351)	(11,058)	(24,409)
Life and Work Subscriptions	(42)	-	(42)	(42)	-	(42)
Postage, Printing and Stationery	(644)	-	(644)	(751)	-	(751)
Website Costs	(245)	-	(245)	(245)	-	(245)
Heat and Light	(17,085)	-	(17,085)	(16,767)	(250)	(17,017)
Donations	-	-	-	(2,000)	-	(2,000)
Past Times Expenses	-	(6,297)	(6,297)	-	(1,807)	(1,807)
	(189,517)	(8,738)	(198,255)	(156,917)	(13,240)	(170,157)

8 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 load 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 was £39,856.

9 Collections for Third Parties

	2025	2024
	£	£
The Well	-	330
Christian Aid	-	888
DEC	660	330
Bethany Christian Trust	315	-
Lodging House Mission	315	100
Reach Out Trust	2,265	265
Release Internaltional	-	307
Tear Fund	-	-
	3,555	2,220

10 Tangible Fixed Assets

	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Manse Valuation	361,556	-	361,556	361,556	-	361,556