

**The Church of Scotland**  
**Calderbank Parish Church of Scotland**

**STATEMENT**  
**OF**  
**ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025**

**Congregation No: 171085**

**Charity No: SC 015831**

## **Reference and Administrative Information**

Charity Name: Calderbank Parish Church of Scotland

Charity Registration Number: SC 015831

Congregation Reference No: 171085

Contact Address: C/o Cambus, 9 Walter Street  
Wishaw, North Lanarkshire  
ML2 8LQ

### **Trustees**

Kirk Session - Mr A Bryden, , Mr J Currie, Rev. Dr P Donald, Mr D Findlay

Mr W Dunlop , Mr D MacIver, Mrs J MacIver, Mrs J McPhee, Mrs R Smith (Until Nov 2025)

Mr D Stewart, Mr I Buchanan & Mr R Kinniburgh

### **Principal Office-bearers**

Minister: Rev. Dr P. Donald

Session Clerk Mrs J MacIver

Church Treasurer: Mr D Findlay

### **Independent Examiner**

Mr James Devlin

18 Mauldslie Street, Coatbridge ML5 4AR

### **Bankers**

Royal Bank of Scotland,  
80 Main Street  
Coatbridge  
ML5 3DZ

## **Trustees' Annual Report**

### **Year ended 31 December 2025**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form)

### **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**

Since 2010, the Unitary constitution within church law has been the mode of governance. There is therefore one court, the Kirk Session, which oversees both spiritual and temporal matters at Calderbank. Reports are regularly brought to the Kirk Session, on finance, property, Presbytery matters and worship and mission.

### **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.

A weekly service is held on a Sunday at 9:30am and is open to any and all. At present there is no regular Sunday school but there is a regular programme, in afternoons, of "Messy Church" – an alternative form of worship and learning for families. Annually, there is a joint service with Corpus Christi RC Church to mark the Week of Prayer for Christian Unity, and so to bring the different Christian traditions together. The Guild meets weekly, with a varied programme of guest speakers; it also takes the lead in organising concerts and the annual senior citizens Christmas dinner and party which is open to all senior citizens within the parish. The church choir meets each week and participates in Sunday worship. A church website is actively maintained ([www.calderbankchurch.co.uk](http://www.calderbankchurch.co.uk)) along with a "Facebook" page.

The Boys' Brigade also meet on a weekly basis during the school term. Unfortunately, the Brownies was disbanded in the summer of 2025, and a Girls Club was formed to offer those girls attending the Brownies an opportunity to continue to be part of a group. The Minister acts as chaplain to Calderbank Primary and the Minister has been a regular visitor to the school to strengthen our involvement in the life of the school, both on their premises and on ours,

## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2025**

#### **Achievements and Performance**

A number of outside agencies use church premises during the week (dance and martial art classes and bookings made by individuals on an ad hoc basis). A Macmillan Coffee morning has been held annually, and community fairs twice a year. A very successful Holiday Club for children was hosted during the summer holidays.

The membership roll was 105 at end of December 2025. On average 45 members/adherents attend each week and regular new faces joined us through 2025. The Guild's membership is 13. Since Covid Lockdown, we still have a digital offering via YouTube, ("Cairnlea and Calderbank"). Messy Church numbers have been on the increase, at best nearly matching Sunday morning numbers. A monthly church newsletter, delivered around homes, and available online keeps the congregation well informed.

Our Airdrie Foodbank project has continued and during the year help supported 1654 adults and 332 children (total 1986) within the Airdrie & Coatbridge Area. 14 Tonnes of food was distributed and 15 tonnes were donated by members of the public, schools, churches and businesses. We have been unable to increase our volunteer team but still have a core group of 16 volunteers who give their time regularly and freely. We are pleased that we have managed to retain the services of one paid employee which is the Operation Co-ordinator post. The post being funded by the Trussell Trust until February 2026. The Church continued its partnership with two Churches in Airdrie to host distribution points. The foodbank is open on a Wednesday at St. Edward's RC Church and a Friday at Airdrie Baptist Church. We also received support from our linked partner, Cairnlea Parish Church of Scotland.

Following the approval of Presbytery's Mission Plan in June 2024, the Kirk Session has continued to discuss the way forward with the proposed plan for our cluster, and how we shape the future of the Church in our parish.

Ministry costs are payable to the Central Stipend Fund of the Church of Scotland. These continued through 2025 by monthly payments and were met in full. We also encourage our membership to give by standing order.

# Calderbank Parish Church of Scotland

SC 015831

## Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 10.

### Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. 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.

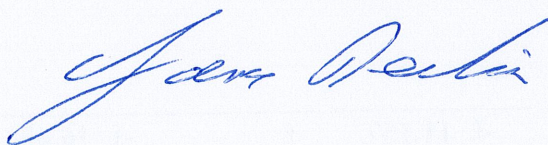
### Basis of independent examiner's statement

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 seeking 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 *[other than disclosed below\*]*

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
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



12/3/26

James Devlin  
18 Mauldslie Street  
Coatbridge  
Lanarkshire  
ML5 4AR

Date

12/3/26

# **Calderbank 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            |
| <b><u>Receipts</u></b>                                                    | <b>Note</b> | <b>£</b>        | <b>£</b>         | <b>£</b>   | <b>£</b>         | <b>£</b>        |
| Donations                                                                 | <b>3</b>    | 31066           | 850              | 0          | 31916            | 32315           |
| Legacies                                                                  |             | 0               | 0                | 0          | 0                | 3000            |
| Activities for Generating Funds                                           |             | 5804            | 0                | 0          | 5804             | 4781            |
| Foodbank Grants/Donations (note 8)                                        |             | 0               | 28435            | 0          | 28435            | 51611           |
| Bank & Deposit interest                                                   |             | 74              | 1510             | 0          | 1584             | 1509            |
| Investment income                                                         |             | 323             |                  | 0          | 323              | 323             |
|                                                                           |             | <u>37267</u>    | <u>30795</u>     | <u>0</u>   | <u>68062</u>     | <u>93539</u>    |
| Rental of premises                                                        |             | 1677            | 0                | 0          | 1677             | 1522            |
| Contribution from Organisations                                           |             | 1900            | 0                | 0          | 1900             | 1400            |
| <b><u>Total Receipts</u></b>                                              |             | <u>40844</u>    | <u>30795</u>     | <u>0</u>   | <u>71639</u>     | <u>96461</u>    |
| <b><u>Payments</u></b>                                                    | <b>4</b>    |                 |                  |            |                  |                 |
| Costs of generating funds                                                 |             | 121             | 0                | 0          | 121              | 121             |
| Charitable activities                                                     |             | 46024           | 41952            | 0          | 87976            | 71296           |
| Governance costs                                                          |             |                 |                  |            |                  |                 |
| <b><u>Total Payments</u></b>                                              |             | <u>46145</u>    | <u>41952</u>     | <u>0</u>   | <u>88097</u>     | <u>71417</u>    |
| <b>Excess of Receipts over Payments<br/>for the year before transfers</b> |             | <b>- 5,301</b>  | <b>- 11,157</b>  | <b>-</b>   | <b>- 16,458</b>  | <b>25,044</b>   |
| <b>Transfers</b>                                                          |             | <b>-</b>        | <b>-</b>         | <b>-</b>   | <b>-</b>         | <b>-</b>        |
| <b>Excess of Receipts over Payments<br/>for the year</b>                  |             | <b>-£ 5,301</b> | <b>-£ 11,157</b> | <b>£ -</b> | <b>-£ 16,458</b> | <b>£ 25,044</b> |

## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2025**

#### **Financial Review**

The principal source of income is via weekly offerings. In 2025 weekly givings via Gift Aid and WFO decreased by £627 on the previous year. Our fundraising events raised £5804 – an increase of £1023. We continued to see good utilisation of our halls for various groups however and income for 2025 increased by £155 to £1677.

General expenditure was generally in line with previous years. Heat & Light was lower as expected. Total energy costs for 2025 was £5564 – a decrease of £2321 on the previous year. Fabric expenses was £7177 for 2025 and was mainly to deal with emergency type repairs and maintenance to comply with various regulations (Electrical, Gas and general safety matters). The ongoing running and capital costs for Airdrie Foodbank were covered by grant awards and other financial donations. Some of the foodbank costs were incurred in 2025 from grants received in 2024, for example Trustee training and utilisation of a fundraising consultant – hence the higher expenditure for 2025 for these “one-off” costs.

#### **Reserves Policy**

It is the Trustees' policy to hold reserves. At the year end the church held £70,756 in reserve. The amount being unrestricted £6,406 of which £1,486 is designated for fabric fund. We believe the reserves are acceptable for the mission work of the Church and on-going maintenance of the Church building.

The Church also held £64,350 of restricted funds which have been provided for the purposes specified in Note 2 ; In addition to these funds the Church holds investments which had a market value of £16,471 at 31st December 2025 (Purchase cost £11,898)

#### **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,

Mrs. J MacIver



Date .....19 February 2026.....

**Calderbank Parish Church**  
**Statement of Balances**  
**At 31 December 2025**

|                                               | Unrestricted | Restricted | Endowment | Total    | Total  |
|-----------------------------------------------|--------------|------------|-----------|----------|--------|
|                                               | Funds        | Funds      | Funds     | 2025     | 2024   |
|                                               | 2025         | 2025       | 2025      | 2025     | 2024   |
| Note                                          | £            | £          | £         | £        | £      |
| <b><u>Bank &amp; Deposit Balances</u></b>     |              |            |           |          |        |
| Bank & deposit balances                       | 11,707       | 75,507     | -         | 87,214   | 62,170 |
| brought forward                               |              |            |           |          |        |
| <b><u>Movement in year:</u></b>               |              |            |           |          |        |
| Excess of Receipts over Payments for the year | - 5,301      | - 11,157   | -         | - 16,458 | 25,044 |
| Bank & deposit balances                       |              |            |           |          |        |
| carried forward                               | 6,406        | 64,350     | -         | 70,756   | 87,214 |

**Investments at market value**

|                   |  |       |  |       |       |
|-------------------|--|-------|--|-------|-------|
| (cost £11,898.18) |  | 16471 |  | 16471 | 15274 |
|-------------------|--|-------|--|-------|-------|

**Assets**

|                     |  |  |  |  |  |
|---------------------|--|--|--|--|--|
| Gift Aid Receivable |  |  |  |  |  |
|---------------------|--|--|--|--|--|

**Liabilities**

|                               |  |  |  |  |  |
|-------------------------------|--|--|--|--|--|
| Cost of repair not yet billed |  |  |  |  |  |
|-------------------------------|--|--|--|--|--|

The accounts were approved by the Kirk Session and Financial Board on 19/02/2026

For and on behalf of the Kirk Session and Financial Board

\_\_\_\_\_  
 Joyce Mac Iver  
 \_\_\_\_\_  
 David Fuller

Session Clerk

Treasurer

# **Calderbank Parish Church of Scotland**

## **Statement of Balances**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

During the year, 1 trustee received payment for travelling expenses. Rev. Dr P Donald who is a member of the Kirk Session received £179

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<br>2025<br>£ | Receipts<br>£ | Payments<br>£ | Transfers<br>£ | At 31 Dec<br>2025<br>£ |
|---------------------------------|-----------------------|---------------|---------------|----------------|------------------------|
| <b>Unrestricted funds</b>       |                       |               |               |                |                        |
| Designated Fabric Fund          | 5180                  | 37            | 3731          | 0              | 1486                   |
| Designated The Guild Fund       | 1326                  | 2282          | 2703          | 0              | 905                    |
| Designated Airdrie Girls Club   | 0                     | 242           | 0             | 0              | 242                    |
| General Fund                    | 2201                  | 38246         | 39711         | 0              | 736                    |
| Mr H. Alan Cowan Bequest Fund   | 3000                  | 37            | 0             | 0              | 3037                   |
|                                 | <u>11707</u>          | <u>40844</u>  | <u>46145</u>  | <u>0</u>       | <u>6406</u>            |
| <b>Restricted funds</b>         |                       |               |               |                |                        |
| Organ Fund                      | 432                   | 856           | 0             | 0              | 1288                   |
| Youth & Children Project Worker | 2887                  | 39            | 0             | 0              | 2926                   |
| Airdrie Foodbank                | 35590                 | 28435         | 41952         | 0              | 22073                  |
| Miss Caroline Bennett Bequest   | 12907                 | 573           | 0             | 0              | 13480                  |
| Special Project Fund            | 5149                  | 68            | 0             | 0              | 5217                   |
| Miss Isa Hamilton Bequest Fund  | 18542                 | 824           | 0             | 0              | 19366                  |
|                                 | <u>75507</u>          | <u>30795</u>  | <u>41952</u>  | <u>0</u>       | <u>64350</u>           |
| <b>Endowment funds</b>          |                       |               |               |                |                        |
|                                 |                       |               |               |                |                        |
|                                 |                       |               |               |                |                        |
|                                 |                       |               |               |                |                        |
| <b>Total funds</b>              | <u>87214</u>          | <u>71639</u>  | <u>88097</u>  | <u>0</u>       | <u>70756</u>           |

#### **Purposes of Designated Funds**

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

#### **Purposes of Restricted Funds**

Organ Fund: This is a fund to extraordinary repairs to the Church organ

Youth & Children Project Worker Fund: The Trustees have set aside these funds for Youth & Children Mission.

Airdrie Foodbank: This fund covers foodbank operation costs

Special Project Fund : Fund for improvements to Church and Halls

Bennett Bequest : Bequest fund for improvements to Church and Halls .

Isa Hamilton Bequest: Bequest fund for Missional projects

|                                     | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Endowment<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| <b>3. Analysis of Donations</b>     |                                    |                                  |                                 |                    |                    |
| WFO Scheme (non Gift Aid)           | 6242                               | 0                                | 0                               | 6242               | 7384               |
| Gift Aid Donations                  | 9249                               | 0                                | 0                               | 9249               | 8734               |
| Tax Recovered on Gift Aid Donations | 2494                               | 0                                | 0                               | 2494               | 4670               |
| Ordinary Offerings (Open Plate)     | 2540                               | 0                                | 0                               | 2540               | 2175               |
| Other Offerings, Donations etc.     | 6209                               | 850                              | 0                               | 7059               | 7278               |
| Guild Income                        | 2282                               | 0                                | 0                               | 2282               | 2693               |
| Charity Collections(Note 6)         | 2050                               | 0                                | 0                               | 2050               | 2074               |
|                                     | <u>31066</u>                       | <u>850</u>                       | <u>0</u>                        | <u>31916</u>       | <u>32315</u>       |

#### 4. Analysis of Payments

##### Costs of generating funds

|                           |            |  |  |            |            |
|---------------------------|------------|--|--|------------|------------|
| Investment Managers' fees |            |  |  |            |            |
| Offering envelopes        | 121        |  |  | 121        | 121        |
|                           | <u>121</u> |  |  | <u>121</u> | <u>121</u> |

##### Charitable activities

|                                           |              |              |          |              |              |
|-------------------------------------------|--------------|--------------|----------|--------------|--------------|
| Ministries & Mission allocation           | 17733        |              |          | 17733        | 16375        |
| Presbytery dues                           | 645          |              |          | 645          | 582          |
| Ministers Travel Expenses                 | 157          |              |          | 157          | 179          |
| Pulpit Supply                             | 75           |              |          | 75           | 100          |
| Joint Manse Costs                         | 2235         |              |          | 2235         | 3202         |
| Youth Work Resources                      | 44           |              |          | 44           | 368          |
| Fabric repairs & maintenance              | 7177         |              |          | 7177         | 2190         |
| Other Salaries                            | 2750         |              |          | 2750         | 2225         |
| Heat and light                            | 5564         |              |          | 5564         | 7885         |
| Insurance                                 | 2510         |              |          | 2510         | 2288         |
| Life & Work                               | 98           |              |          | 98           | 168          |
| Organ & music                             | 342          |              |          | 342          | 0            |
| Church Phone/Internet                     | 797          |              |          | 797          | 792          |
| Foodbank Operational Costs (note 7)       | 0            | 41952        |          | 41952        | 29960        |
| Disbursements to other charities (note 6) | 2050         |              |          | 2050         | 2074         |
| Guild Expenditure                         | 2701         |              |          | 2701         | 2509         |
| Other expenses                            | 1146         |              |          | 1146         | 399          |
|                                           | <u>46024</u> | <u>41952</u> | <u>0</u> | <u>87976</u> | <u>71296</u> |

##### Governance costs

|                             |   |   |   |   |   |
|-----------------------------|---|---|---|---|---|
| Independent examiner's fees | 0 | 0 | 0 | 0 | 0 |
|-----------------------------|---|---|---|---|---|

##### Other payments

|                           |              |              |          |              |              |
|---------------------------|--------------|--------------|----------|--------------|--------------|
| Purchahase of Investments | 0            | 0            | 0        | 0            | 0            |
|                           | <u>46145</u> | <u>41952</u> | <u>0</u> | <u>88097</u> | <u>71417</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 service. For the year under review, the minimum stipend was £32,433 ; Maximum stipend in 5th and subsequent years of service was £39,856

|                                                                       | 2025<br>£    | 2024<br>£   |
|-----------------------------------------------------------------------|--------------|-------------|
| <b>6. Collections for Third Parties</b>                               |              |             |
| Self Help Africa (Harvest Retiral )                                   | 0            | 107         |
| Poppy Scotland (formally known as The Earl Haig Fund)                 | 135          | 102         |
| McMillan Cancer Charity (Coffee Morning)                              | 1700         | 1865        |
| Comfort International (Harvest Retiral)                               | 47           | 0           |
| St. Andrew's Hospice, Airdrie (Week of Prayer for Christian Unity)    | 168          | 0           |
|                                                                       | <u>2050</u>  | <u>2074</u> |
| <b>7. Airdrie Foodbank Expenditure</b>                                |              |             |
| Van Running costs (Insurance, Fuel, Maintenance etc)                  | 3600         |             |
| Staffing Cost (Salaries/PAYE/NI/Pension)                              | 18242        |             |
| Fundraising Consultant                                                | 3000         |             |
| Food & Supermaket voucher purchases                                   | 3520         |             |
| Trustees and Volunteer Training                                       | 4278         |             |
| Warehouse Rental / Operational costs /Equipment Costs/Volunteer Costs | 9312         |             |
|                                                                       | <u>41952</u> |             |
| <b>8. Airdrie Foodbank Grants/Donations</b>                           |              |             |
| Lottery Grant                                                         | 20000        |             |
| Misc Grants / Donations                                               | 8435         |             |
|                                                                       | <u>28435</u> |             |