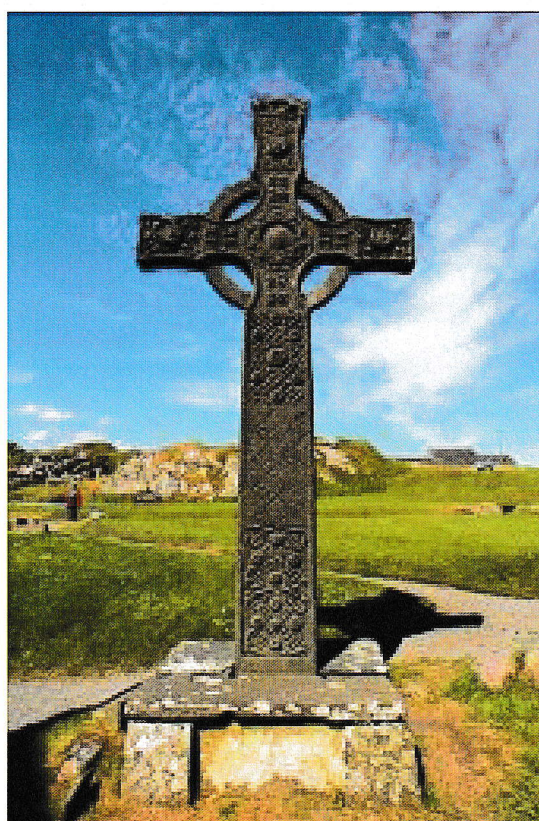


Blantyre St Andrew's Parish Church of Scotland



Annual Report and Accounts For year ending 31st December 2025

Charity Number: SC005955
Congregation Number: 171079



Outside Iona Abbey

Introduction

The trustees present the annual report and accounts for Blantyre St Andrew's Parish Church of Scotland for the year ended 31st December 2025.

Reference and Administrative Information

Charity Name:	Blantyre St Andrew's Parish Church of Scotland
Charity Registration Number:	SC005955
Congregation Reference No:	171079
Contact Address:	Miss May Shaw 88 Morris Crescent Blantyre Glasgow G72 0BZ
Website:	www.standrewsblantyre.com

Trustees

The members of the Kirk Session, listed below, form the Trustees

Rev Murdo C Macdonald

Elsie Balneaves	Malcolm McCormack	
Janice Brewster	Robert McKean	May Shaw
Sandra Goodall	Isabelle Menzies	Andrew Williamson
Alastair Jamieson	Robert Menzies	Catherine Williamson
Valerie Krawczyk	Jean Murray	Tom Willis Snr

Principal Office Bearers

Minister:	Rev Murdo C. Macdonald
Church Treasurer:	May Shaw
Session Clerk:	Andrew Williamson

Independent Examiner

Ken Tait

Chartered Accountant

Ken Tait & Co.
1 Campbell Lane
Hamilton
ML3 6DB

Bankers

Royal Bank of Scotland

158A Fenwick Road
Giffnock
G46 6XW

Structure, Governance and Management

Governing Document

Blantyre St Andrew's Parish Church of Scotland is a registered charity number SC005955, administered in accordance with the terms of the Deed of Constitution (Unitary Form), and 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; our minister, Rev Murdo C Macdonald was inducted by the Presbytery of Hamilton on 25th April 2017.

Organisational Structure

The Kirk Session is moderated by the Minister. It normally meets ten times a year and has overall responsibility for all matters within the church, temporal and spiritual.

The work of the Kirk Session is delegated to Action Groups comprising elders and members of the congregation. The remits of each Action Group are agreed by the Kirk Session. These comprise the Membership, Money, Communications and Material Action Groups.

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.

Purpose Statement

The following Purpose Statement was adopted by the Kirk Session in 2018.

Our aim at St Andrew's is to be a church where everybody is somebody and Jesus Christ is Lord; we seek to achieve this through our welcome, our worship and our witness.

As a church we endeavour to make sure that all are made welcome in the name of Christ.

As a church we exist to worship God through meeting together for corporate worship

As a church we are called to be salt and light, to make a positive difference in the world.

Blantyre St Andrew's Parish Church of Scotland is a church primarily concerned with people. The church is the sum of its membership, and each person brings to the activity of the church their own gifts and talents that are encouraged and equipped to flourish through the fellowship of the church.

Let us throw off everything that hinders and the sin that so easily entangles and let us run with perseverance the race marked out for us. Let us fix our eyes on Jesus, the author and perfecter of our faith.....Hebrews 12 vs 1-2

Worship

Worship is the primary purpose of Blantyre: St Andrew's Church of Scotland, and is central to our Ministry, so it was a great relief for us to enjoy another full year when we could have regular weekly worship after the previous Covid-disrupted years with all the associated restrictions that had to be applied at that time.

At the end of 2023, the Kirk Sessions of both St Andrew's and Livingstone Memorial agreed that we should move to united services every Sunday with the location alternating between the two locations on a monthly basis. This arrangement meant that Murdo had to conduct only one service each Sunday, and the size of the congregation was increased.

Holy Communion was celebrated in March, June, September and December, all of these being "combined" services attended by Blantyre Old, Livingstone Memorial and St Andrew's, with the Elements being distributed by Elders from all three Kirk Sessions. The services rotated around the three venues as well, with Blantyre Old hosting the services in March and December, St Andrew's in June and Livingstone Memorial in September, thereby helping to bring all three congregations together as we proceed towards a Union in due course.

Holy Week services took place and involved all 5 congregations in the Blantyre/ Hamilton cluster. The service on Monday evening was hosted by Hillhouse, Tuesday by St Andrew's, Wednesday by Gilmour & Whitehill, Maundy Thursday by Livingstone Memorial and Good Friday by Blantyre Old with the clergy from all 5 churches sharing the worship each night.

Remembrance Sunday was observed at St Andrew's with the uniformed organisations of both congregations once again able to participate in the service.

The normal programme of Advent services took place at St Andrew's with a Nativity tableau by members of the Sunday Funday Club and Explorers taking place on 21st December which was much appreciated by the congregation.

All of these services were live-streamed and recorded, thereby giving an opportunity for Murdo's ministry to be shared on a much broader geographical basis than could be achieved by on-site attendance, and the feedback comments confirmed that this was greatly appreciated by those who were able to access these services.

Our grateful thanks are once again due to Murdo for all his efforts to ensure that our services are Bible-focussed, educational and meaningful; this is particularly appreciated given that during the year Murdo was appointed by Forth Valley and Clydesdale Presbytery initially to the role of Interim Moderator at New Wellwynd Church in Airdrie and subsequently at Claremont Church in East Kilbride, thereby adding to his already heavy workload with Livingstone Memorial and ourselves.

School Chaplaincy

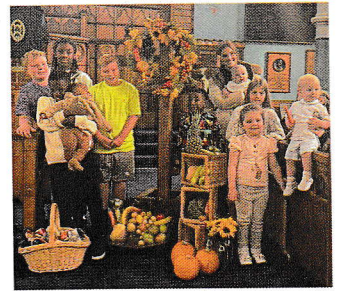
Our strong school's chaplaincy at both Auchinraith Primary School and Calderside Academy continued through the year, and Auchinraith PS was able to hold their Easter, annual prize-giving and Christmas services at St Andrew's -- occasions when the building was packed to capacity with the children and their families, and we are delighted that our strong relationship with them has continued in this way.

Similarly, contact with Calderside Academy has been restored, but the previous Cosy Café lunchtime arrangements hosted by all the local churches in turn has not restarted and is unlikely to do so, given the major restructuring that is currently taking place within the Church of Scotland.

Young People

The Sunday Funday Club, for children aged 3 – P7 meets in the Nazarene Hall or the Session Room at the same time as morning worship.

We are always delighted to welcome members of Livingstone Memorial's "Explorers" and we join with them every second month at Livingstone Memorial church. In fact, we now consider ourselves to be one group.



In 2025, our members attended regularly and participated fully in our programme of Bible stories, games, singing and crafts. In February, by learning about Joshua in the Old Testament, we remembered that God is with us wherever we go and He has a plan for us.

We discovered that God wants His people to remember the amazing things He does. At Eastertime, we tried to explore the clues Jesus gave about the meaning of His life to His disciples at the Last Supper and on the road to Emmaus, and we celebrated that Jesus defeated death and is alive today.

Later we discovered more about our powerful God, by looking at some of Jesus' healing miracles, and by reading stories of Jacob, we confirmed again that God is with us in all circumstances.



The children thoroughly enjoyed performing the Nativity play about Christmas celebrations around the world, and afterwards had a wonderful party, provided by the leaders of the "Explorers".

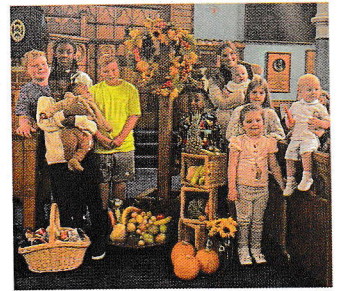
We have appreciated and enjoyed being in church and hearing the message from the minister on the second and fourth Sundays of each month, at both St Andrew's and Livingstone Memorial Church.

Our thanks go to all in the congregation who support and encourage us.

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6th Blantyre Guides

2025 was a very busy year for the Guides and Leaders of the 6th Blantyre Guides.

We had a number of new Guides join us from Blantyre Brownie Packs and from word of mouth, both in January and some more after the summer. This has allowed our numbers to grow each week. Promise ceremonies were a special celebration for the new Guides and we also had some of the older Guides choose to continue their Guiding journey by becoming Young Leaders for the unit.



In February, we had our Thinking Day parade and had a good turnout of Guides. Prior to the parade, the Guides took part in several Thinking Day-themed activities to learn about Guides from all over the world.

In March, we welcomed staff from LUSH who led a night of activities. The Guides got to make their own bath bombs and learned about the different ingredients LUSH use in their products. They also learned about some hand massage techniques that can help to regulate and calm us and also had a fashion challenge from scraps of material.



In May, we had another visitor come to the unit to lead a night of activities. Anna, from GirlGuiding Scotland HQ, came to run a Generation Cash Back event for the Guides. Generation Cash Back is an initiative where proceeds of crime are directed back into supporting charities. The activities focused on learning about the importance of having pollinators in our environment. The Guides took part in a quiz and also made seed bombs to encourage more pollinators in their own gardens!

During our weekly meetings, we have had a variety of Leader and Guide-led activities. The Guides are responsible for the planning and organising of their Patrol activities, allowing them to take ownership of their Guiding experiences and have the opportunity to lead a session. Each week, they show a high level of creativity and initiative.

In September, we had our residential trip to Stirling for a weekend. We started the weekend with a trip to Stirling Castle and the Guides got to explore the grounds and rooms of the castle. We then went shopping for a little bit before having a meal at Monterey Jack's. Since Stirling is steeped in



history, we couldn't pass up the chance to go on a ghost tour of the old cemetery next to the castle at night. Not sure who was more scared, the Guides or the Leaders! On the Sunday, we made a quick visit to the Kelpies before heading home after a busy weekend. It was a fun time had by all!

The latter half of the year was also filled with activities! We had our annual Halloween party, a night of dancing, singing, games and our costume competition. In November, we had a night of using candles to make s'mores and our Remembrance parade.

The end of 2025 saw us have our Christmas activities to celebrate the end of the year. We had some Christmas crafts and we went to the cinema to see Wicked: For Good for our Christmas night out.

As always, we would like to extend our sincere thanks to all of the Guides, parents/carers, and members of the Church who continue to support us and have done for some time. We look forward to 2026 being another fun-filled year at 6th Blantyre Guides!

Fellowship and Friendship

Blantyre St Andrew's Parish Church of Scotland is strongly committed to seeing the flourishing of fellowship and friendship within its membership and community. There are many opportunities for fellowship during the year, from one off events to regular opportunities for fellowship such as the refreshment time following morning worship and the Tuesday Tea Room.

The Tea Room

The Tearoom opened after the Christmas break on 21st January '25 as one customer remarked -- "not before time"!!

May was when we made our first donation of the year of £100 to Christian Aid.



Before we knew where we were, it was our Annual Fundraiser when the magnificent sum of £780 was raised on 16th June for Motor Neuron Disease. As our funds were very healthy, we were able to add £2,000 to this amount and a certificate of thanks was received in July for our total donation of £2,780.

On 15th July, we received the devastating news that Jean Dorricott had passed away. Jean had been at the Tearoom since 2009 and for 14 years was a dedicated and much-loved member of our team.

After a long summer break our funds again showed that we were able to make further donations of £500 to Kilbryde Hospice and £500 to St Andrew's Hospice, and a donation of £1,500 to St Andrew's Church.

2025 was a very successful year and can only be credited to our brilliant team, excellent and dependable bakers, and to our loyal and generous customers.

A warm welcome is guaranteed, and we would be delighted to see you any Tuesday.



Isabelle Menzies & the Tearoom Helpers.

Sunday Morning Tea & Coffee

It is always nice to have a cup of tea or coffee after the Sunday Service and a wee tasty bite. It's a chance to meet with friends and exchange news and chat about upcoming Church events. We are grateful to our helpers on a Sunday morning as without them we couldn't manage. If you feel that you would like to join our team on a Sunday morning, it is usually once every two months. Please see Geoff or Val Krawczyk for information.



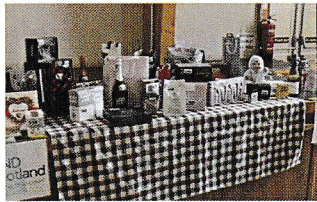
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Ladies Group

The Ladies' Group meets fortnightly on Wednesday afternoons in the Church Hall. We welcomed some new members in 2025 and usually 20 or more ladies attend each week. All ladies are welcome to attend, and we are always delighted to see new members.

We enjoyed an interesting and varied programme. Children from Auchinraith Primary School entertained us with Burns poetry and song in January – such talented boys and girls.

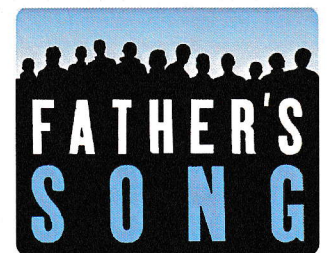
Our speakers entertained and enlightened us about interesting people and places, and we were inspired by the volunteers from the charities "Love Oliver", "Scottish Air Ambulance" and "Christian Mission Charitable Trust, India". We were able to donate to these charities and, as most speakers make no charge, give to them to make a donation to the charity of their choice. Other activities included Tripudio, First Aid, Quiz and Christmas Craft.

We decided, once again, to support the Smiles Foundation charity in their challenge to fill a container lorry with supplies necessary for their work in Romania. Our members, with help from members of local churches, filled two car-loads to capacity with essential items. Thanks to everyone who supported this challenge.



Membership Action Group

As part of our remit to provide fellowship for members of our congregation, the Group hosted an evening concert with Father's Song in March of this year. Father's Song is a choir of around 30 Christian gentlemen who sang a varied selection of uplifting Praise songs with good participation from all those attending. At a short interlude, Calum Martin from Christian Aid gave a short presentation on the work of Christian Aid.



Thereafter, the audience of approximately 80, thoroughly enjoyed a very welcome tea/coffee and home-baking with donations uplifted amounting to £665 for the work of Christian Aid.

Regrettably, we were unable to organise any other event during the year due to circumstances beyond our control. However, having added two new members to our Group, hopefully next year we will be able to provide more fellowship events and we look forward to continued support from members for future events in 2026

Crochet Geeks

The Crochet Geek group meets in St Andrews church session room from 7pm – 9pm on the first and third Thursday of the month.

This year along with our regular post-box toppers which are enjoyed by the community we have contributed to numerous community projects and donated handcrafted crochet toys as raffle prizes to local schools and other organisations.

One of the main projects this year was creating blankets for the "Presbytery of Glasgow close Knit Project" for the Lodge House mission 360. This is a community initiative in 2025 for Glasgow's 850th anniversary. The purpose of the project is to create warmth and care for the most vulnerable in the community.

With support of church member's, the group were able to donate six blankets each containing 54 crochet and knitted squares.

The blankets have been displayed in numerous venues and will be distributed before the cold weather. A massive well done to all who helped the group donate to this worthy cause.



For Remembrance Sunday a display of poppies was created within the church vestibule and a post-box topper displayed at Asda

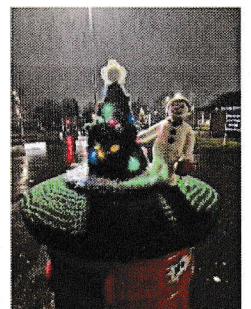


A request was received from Millburn Nursery for a crochet Nativity Scene which was completed and delivered along with a wooden stable created by Margaret Crookston's son-in law to allow it to be displayed for Christmas. This was greatly appreciated by the children, parents, and staff of the nursery with many positive comments



Along with the Christmas post-box topper (which had lights this year) the group created small Christmas tree decoration which were attached to the topper for the community to take. This was received very positively when they were being attached.

This year the group was delighted to be awarded a Spirit of Blantyre award from the community council for their contribution to Blantyre.



All these projects in the main have been enjoyed by the community and were shared on numerous social media pages. Unfortunately, two of the toppers were removed this year, the Easter and the Christmas topper, which is disappointing with all the work it takes to create them and the enjoyment they provide to the community.

Should you want to join us please come along all are welcome at St Andrews church for fellowship and a cuppa. No need to crochet but we may encourage you to try

Building a Community Resource

Many groups use our premises during the week, thereby benefitting the wider community, and not simply restricted to church organisations.

These organisations include 6th Blantyre Guides, 3rd Blantyre Brownies and Rainbows, Tai Chi, Trinity Dance Academy, Yoga, Loyal Orange Lodges, Lanarkshire Cecilian Orchestra, Tae Kwan-do.

The Mother and Toddlers Group established in 2022 now uses our Nazarene Hall two mornings per week. In addition the Foodbank use the Hall two days each week as the local store and distribution centre for the town.

Overall, the footfall each week is in excess of 350 from these various organisations.



9,930 emergency food supplies were provided to local people in crisis by Hamilton District Foodbank during 2024/2025, of this number 3,448 went to children compared to 10,448 during 2023/2024, of this number 4,279 went to Children.

May we take this opportunity to thank St Andrew's Parish Church for the use of their hall and for their continued support.

A little about the foodbank.

Our warehouse team meet Tuesday, Thursday and Saturday from 10 am to 2 pm and some evenings as and when required, 13-15 Cadzow Street, Hamilton.

We have a distribution centre at the Nazarene Hall in Blantyre on a Tuesday & Thursday from 11 am till 2 pm, we set up about 10 am in readiness to open at 11 am.

Our Hamilton distribution centre at 24 Quarry Street is open on a Tuesday, Thursday and Saturday from 11 am till 2 pm.

The Salvation Army distribute food on a Monday from 11 am till 2 pm.

Clients are referred to us through one of our Referral Agencies ie: Money Matters, CAB, Social Work, Homeless Units etc. etc.

We have customer donation shopping trolleys located in Asda Hamilton & Blantyre, Co-Op Mill Road, Lidl Hamilton, Morrison's, Sainsbury's and Pets at Home, our volunteer drivers pick up the donations from various donors, donors drop donations into the foodbank, all donations are weighed in, date checked, sorted and stored.

We go to events to promote the foodbank, give talks at schools, churches, guides, etc. These same groups visit the foodbank for a wee tour to see how it all works.

We have a Facebook page, please like and share with your family and friends.



Resourcing the National Church

The Session Clerk, Andy Williamson continues as a Balancing Elder appointed annually by Forth Valley and Clydesdale Presbytery which now comprises 96 congregations. The leadership and management of the Presbytery was changed during the year to create a new Committee structure with a Business Committee established to oversee the work of 7 other committees – Congregational Support, Mission Development, Nominations, Planning & Implementation, Resourcing Mission, Training and Complaints. As part of that restructuring, Mr Williamson was appointed as Vice Convenor of the Nominations Committee.

Achievements and Performance

Leadership

Since 2024, all our Sunday Worship services have taken place on a united basis with Livingstone Memorial congregation, with the venue alternating monthly throughout the year. With the forthcoming union of all three churches in Blantyre in prospect, there were combined Communion services in March, June, September and December with these services being jointly conducted by Rev Jim Murphy (locum at Blantyre Old) and Murdo

The Kirk Session held 9 meetings during the year, the biggest issue being the massive restructuring taking place within the Church of Scotland in general, and within Forth Valley & Clydesdale Presbytery where the target is to reduce to 59.5 ministries from the original 115 congregations, and considerable progress has been made towards that during 2025, with unions across all areas of the Presbytery. In Blantyre, the Presbytery Plan prescribes the union of all three congregations, with the retention of Blantyre Old and St Andrew's buildings and the closure of Livingstone Memorial Church. Discussions with the Presbytery Planning & Implementation Committee had to be stalled while the National Church authorities considered the review request submitted by Livingstone Memorial over their closure; this was a protracted process which did not conclude until the autumn, with the Livingstone Memorial review being rejected. Discussions with the Planning & Implementation Committee started at the end of September and are currently ongoing to try to establish and agree a Basis of Union Document. All unions must have such an agreement document which spells out how the respective buildings will be used, and how the union will be set up and managed thereafter.

Property

Our buildings remain in good condition, but some repairs were required during the year to maintain them in a wind, watertight and secure condition

The principal repairs were to the roof of the Church Centre and the refurbishing of the Hall floor, works which had started in late 2024 and continued into 2025.

The Accessible toilet no longer met the stringent rules regarding these facilities and had to be replaced with additional handrails being fitted, and an alarm installed to ensure compliance with current legislation.

Under the current Presbytery Plan, we must submit a justification for the retention of the Nazarene Hall, a process which is currently underway. Until its future can be ascertained, expenditure on the Hall is restricted to £10,000 compared to the £20,000 limit which applies to the Church Centre.

The Nazarene Hall required roof repairs to replace damaged tiles and the flashing seal on the soil stack. The guttering had also reached the stage where complete replacement was required, and this work was completed to ensure that no damage could be caused by water penetrating the building. The central heating boiler also experienced problems but replacement was deferred until the future of the building can be determined.

At the Manse, the oven in the kitchen had to be replaced, and a new shower tray installed in the family bathroom, together with other minor repairs. As a consequence of the shower tray leaking and before a new one could be installed, water penetrated through to the dining room beneath which required the ceiling to be replaced and redecorated.

The Manse is semi-detached, and when the neighbours' house was put on the market for sale, a dividing wall between the two properties had to be built in the attic, the costs of this being shared with the neighbours. In addition, a swarm of bees took up residence in the Manse roof void, and since bees are protected by law, they had to be carefully removed by a professional beekeeper necessitating access to the roof void, and restoration thereafter.

The cost of all of these works to the manse is shared on a 50:50 basis with Livingstone Memorial Congregation.

Statistics

At the beginning of 2025, Blantyre: St Andrew's had 139 members on the Communicant Roll. During the year, 4 members were removed due to death and 1 by transfer certificate while 1 joined by Profession of Faith and 2 by Transfer Certificate bringing our year-end total to 137. During the year, there was one infant baptism and one adult baptism and 13 funerals were conducted.

Financial Review

Income

In 2025, the total income from the congregation's own giving was virtually unchanged, despite the slight reduction in membership and reduced attendances at Sunday worship.

Members are regularly updated on the Church finances and the Money Action Group takes every opportunity to highlight the benefits of gift-aided giving. In 2025, our tax refund from Gift Aid realised £7,087, again a marginal increase over the 2024 figure.

Overall, we realised a surplus of £5,585 on regular income over expenditure, although this figure may not be too clear from the published accounts.

Risk Management

The Trustees fully appreciate that we are overly reliant on income from external sources such as Hall rentals and had originally agreed in 2020 that a Stewardship initiative should take place; Covid restrictions then prevented such an event and now the changes to our local church structures have caused this stewardship initiative to be deferred still further, since our current reserves are significantly more than sufficient for our local purposes until these changes have been clarified and implemented.

Expenditure

In line with the National Church policy on Giving to Grow allocations, our contribution in 2025 decreased marginally and amounted to £26,186; this figure does not cover the full stipend and allocated costs of a Minister, but when our allocation is combined with that of Livingstone Memorial, our joint total for the year was £59,848 ensuring that we remain nett contributors to the National Fund. These payments are made in monthly instalments by Direct Debit to the Church of Scotland in Edinburgh, and this process will continue in 2026.

This Giving to Grow payment made to the National Church is by far our largest outgoing each year, the allocation being calculated at 60% of our assessable income. The payment made to central funds goes towards Ministerial staffing costs and to support other mission, education and legal work carried out by the National Church across the country and world-wide.

Reserves Policy

It is the Trustees policy to hold reserves of approximately 6 months expenditure including designated funds. At the end of the year the Church held unrestricted funds equivalent to 15 months expenditure, which is significantly in excess of our target since no major property expenditure could be incurred due to restrictions imposed by Presbytery which limited such expenditures to ensuring that our buildings could be maintained in a wind, watertight and secure condition. These restrictions were partially lifted in late 2024 to limit expenditure to £20,000 for buildings to be retained under the Presbytery Plan and £10,000 for those buildings which are still subject to review.

Statement of Trustees' Responsibilities

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Andrew Williamson,
Session Clerk.
24th February 2026

Independent Examiner's Report to the Trustees of Blantyre

St Andrew's Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 16-21.

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's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act, 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 seeking explanations from you as 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 whether the accounts present a 'true and fair view'.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

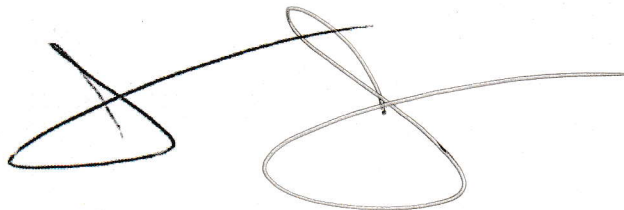
Which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or

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

Ken Tait
Chartered Accountant
Ken Tait & Co.
1 Campbell Lane,
Hamilton
ML3 6DB
3rd March 2026



Receipts & Payments Accounts

Year ended

31 December 2025

Receipts & Payments Accounts

Year Ended 31st December 2025

	Note	General Funds	Designated Funds	Restricted Funds	Total	Total 2024
<u>Receipts</u>						
Donations and Legacies	3	35915		6081	41996	40919
Activities for Generating Funds		2049			2049	212
Bank & Deposit Interest		995			995	1099
Other					0	514
		38959	0	6081	45040	42744
Rental of Premises		16535			16535	18305
Rental from LMC Manse		3442			3442	3504
Donation from Uniformed Organisations		200			200	200
Weddings/Funerals		336			336	270
Grant Income (Warm Space from South Lan-					0	
arkshire Council)						
<u>Total Receipts</u>		59472	0	6081	65553	65023
<u>Payments</u>						
Cost of Generating Funds		152			152	152
Charitable Activities		54935	16424		71359	61717
Church Organisations				4224	4224	3533
Governance Costs		300			300	300
<u>Total Payments</u>	4	55387	16424	4224	76035	65702
Excess of Receipts over Payments for the year before transfers		4085	-16424	1857	-10482	-679
Transfers from congregational organisations		1500		-1500		0
Excess of Receipts over Payments		5585	-16424	357	-10482	-679
Transfers from Congregational Fund to Fabric Fund		-5585	5585		0	0
Excess of Receipts over Payments for the year after transfers		0	-10839	357	-10482	-679

Statement of Balances

at 31 December 2025

Statement of Balances

At 31 December 2025

		General Funds	Designated Funds	Restricted Funds	2025 Total	2024 Total
	Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>						
Bank & Deposit balances brought forward		80444		2599	83043	83722
Movement in year						
Excess of Receipts over Payments			-10839	357	-10482	-679
Bank & deposit balances carried forward		80444	-10839	2956	72561	83043
<u>Investments at Market Value</u>						
		37840	0	0	37840	35090
<u>Assets</u>						
Gift Aid Receivable		1000	0	0	1000	1000
<u>Liabilities</u>						
		1400	0	0	1400	1400

The accounts were approved by the Kirk Session on 24th February 2026

For and behalf of the Kirk Session

A Williamson

Session Clerk

A Williamson

M G Shaw

Treasurer

M G Shaw

Blantyre St Andrew's Parish Church of Scotland Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming Resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Blantyre St Andrew's Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**Notes forming part of the financial statements
for the year ended 31st December 2025**

1 Trustee Remuneration and Related Party Transactions

During the year two trustees received reimbursement of expenses incurred totalling £3396
Rev Murdo Macdonald who is the Minister £3196 (including travel and phone expenses.

In addition Council Tax of £1264 was paid for the Manse in 2025)

May Shaw who is a member of the Kirk Session received £200 for providing her services as Treasurer during the year

2 Movement in Funds

	At 1st January 2025 £	Receipts £	Payments £	Trans- fers £	At 31st December 2025 £
Unrestricted Funds					
Designated Fabric Fund	79517		16424	5585	68678
General Fund	389	59472	55387	-4085	389
General Fund (Warm Space Grant)	538				538
	<u>80444</u>	<u>59472</u>	<u>71811</u>	<u>1500</u>	<u>69605</u>
Restricted Funds					
Tea Room	2087	5419	3470	-1500	2536
Sunday Funday Club	178	143	126		195
Ladies Group	334	519	628		225
	<u>2599</u>	<u>6081</u>	<u>4224</u>	<u>-1500</u>	<u>2956</u>
Endowment Funds					
Total Funds	<u>83043</u>	<u>65553</u>	<u>76035</u>	<u>0</u>	<u>72561</u>

Purpose of Designated & Restricted Funds

Fabric Fund: This is a fund for fabric expenditure for Church Property

Ladies Group: This fund is used to run the Ladies Group

Sunday Funday Club: This fund is used for the Sunday Funday Club

Tea Room: This is a fund to allow the running of the Tea Room

	General Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	6458			6458	6901
Gift Aid Donations	20504			20504	20018
Tax recovered on Gift Aid	7087			7087	6918
Ordinary Offerings (Open Plate)	1866			1866	2180
Church Organisations			6081	6081	4902
	35915		6081	41996	40919

4. Analysis of Payments

Cost of Generating Funds

Investment Managers' Fees					
Offering Envelopes	152			152	152
	152			152	152

Charitable activities

Giving To Grow	26186			26186	26816
Presbytery Dues	791			791	814
Minister's Expenses	1059			1059	932
Manse Telephone	873			873	794
Pulpit Supply	320			320	235
Other Staffing Costs	2800			2800	3000
Fabric Repairs & Maintenance	6419	16424		22843	11756
Council Tax	1264			1264	1186
Heat & Light	8835			8835	9998
Insurance	2839			2839	2581
Church Organisations			4224	4224	3533
Church Office Telephone & Internet	845			845	852
Printing Stationery & Postage	2080			2080	2086
Office Equipment				0	
Warm Space Expenditure				0	
Other Expenses	624			624	667
	54935	16424	4224	75583	65250

Goverance Costs

Independent Examiner's Fees	300			300	300
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Other Payments

Purchase of Assets					
Purchase of Investments					
	55387	16424	4224	76035	65702

5. Ministers Stipend

The 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 service. For the year under review the minimum stipend was £32433 and the maximum stipend (in the fifth and subsequent years) £39856

6. Collection for Third Parties

	2025 £	2024 £
Erskine Hospital		
Christian Aid		602
The Haven	1035	
Hamilton District Foodbank		120
	1035	722

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>Revenue Account</u>	38	36

Brownies

2025 was a difficult year for 3rd Blantyre Brownies as their leader, Phyllis Crossan, was very ill and unable to attend weekly meetings. However, with the help of other Guiders in Blantyre Division, they still managed to have a busy year, full of fun, games and trying new things together, and Phyllis was always interested to know what they had been doing.

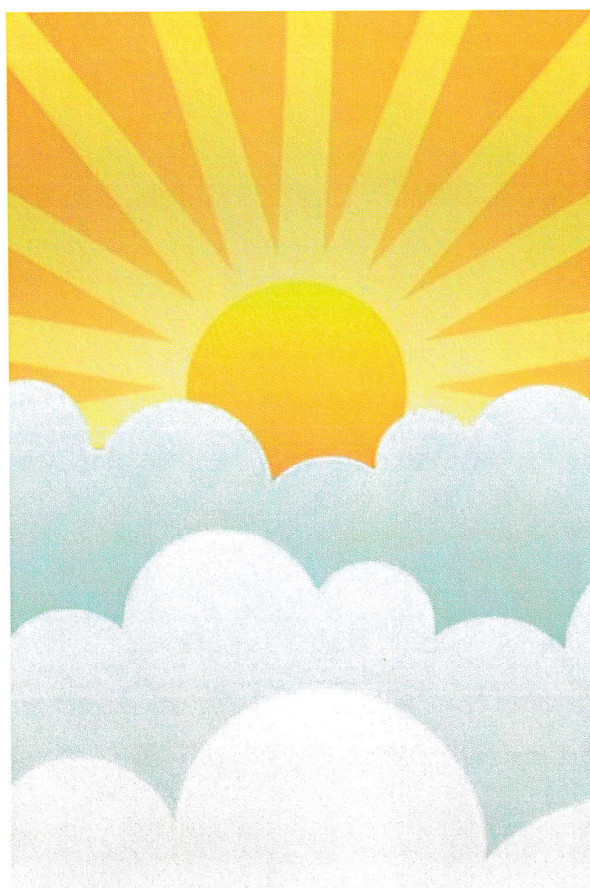
They worked on their Brownie Promise and enjoyed completing many activities as part of interest badges. One of these was their Performance Badge, where the girls put on a little show, that they created themselves, for the rest of the Unit. During the year the girls have grown in confidence, learned new skills, and shown teamwork and kindness towards one another.



Phyllis Crossan was leader of 3rd Blantyre Brownies for 10 years. She was passionate about giving her Brownies great experiences during their time in the unit and starting them on their Guiding journey. They had Pack holidays at PGL Dalguise Adventure Centre, Dunkeld and at Gowanpark, Crossford, which is South Lanarkshire Guides' camping and outdoor centre. During these holidays, Phyllis was always with the girls, spending time outdoors and enjoying numerous craft activities. They also had sleepovers with other Brownie units and at Flipout in Rutherglen.

Sadly, Phyllis died in July. All in Girlguiding, Blantyre Division, and in St Andrew's Church have expressed their sincere appreciation of Phyllis for her years of volunteering and time spent at 3rd Blantyre Brownies. Phyllis was dearly loved and is sorely missed.





Blantyre St Andrew's Parish
Church of Scotland
Church Street, Blantyre,
Glasgow G72 0NY

