

**The Church of Scotland
Presbytery of Forth Valley and Clydesdale
Cairngryffe Parish Church**



***Receipts and Payments Accounts
for the Year ended 31.12.25***

***Congregation No: 130729
Scottish Charity No:SC017001***

Trustees' Annual Report for the Year Ended 31st December 2025

Reference and Administrative Information

Charity Name..... Cairngryffe Parish Church
Scottish Charity Number..... SC017001
Church of Scotland Congregational Reference Number.....130729
Contact Address..... Millhill Farm Pettinain Lanark ML11 8SL

Principal Office-Bearers

Session Clerk: Dr Rosmaini J Galloway

Depute Session Clerk: Mr Charlie Todd

Treasurer: Mrs Linzi Struthers (not a Trustee)

Interim Moderator: Rev Louise Mackay

Trustees

Interim Moderator: Rev Louise Mackay.

Mrs Lily Borthwick, Ms Susanne Campbell, Dr Rosmaini Galloway, Mrs Elizabeth Hiddleston, Mr Rodger Lindsay, Mr Denham MacDougall, Mr Charlie Todd, Mr James Warnock, Mr James Watt, Mrs Rosemary Whitefield.

Total 10.

Mr James Warnock died on 22nd December 2025

Independent Examiner

Mrs Helen Struthers
80A Devonburn Rd
Lesmahgow
ML11 9PX

Bankers

Royal Bank of Scotland, High St Biggar ML12 6DH

Trustees' Annual Report

Structure, Governance and Management.

Governing Document

Cairngryffe Parish Church is administered in accordance with the terms of the deed of constitution (Unitary Form) where all matters pertaining solely to the congregation are dealt with by the Kirk Session.

Recruitment and Appointment of Trustees.

Members of the Kirk Session; minister or Interim Moderator and active elders, are the charity trustees. The minister of the charge is chosen by Cairngryffe, Symington and Libberton & Quothquan congregations. Since the retirement of our own minister in July 2021, we are a charge without a minister. The Interim Moderator is appointed by the Presbytery. The other trustees are elders of Cairngryffe Church chosen from its members who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session is chaired by the minister or Interim Moderator, meets at least four times in a year, and is responsible for the spiritual and temporal affairs of the congregation and parish. Cairngryffe Parish Church shares a minister, and a manse with Symington Parish Church, and Libberton and Quothquan Parish Church (The Tinto Parishes). There is a twice-yearly Joint Office-Bearers' Meeting to deal with practical matters which concern all three congregations; such as the repairs and maintenance of the manse, the payment of telephone and office expenses, the planning of joint appointments, services and events. All joint expenses are paid initially by Cairngryffe, then claimed back from the other two churches as agreed in our joint basis of linkage. However, during 2025 we have gone through a period of transition as we and our neighbouring churches readjust in line with the Presbytery Mission Plan. At the end of June 2025 Symington Parish Church voted to dissolve their congregation and at that point our linkage with them ceased. Libberton and Quothquan voted to dissolve their linkage with Cairngryffe and at the end of 2025 their linkage with Cairngryffe also ceased.

We pay two salaries per month, one to our Organist Mrs E M Patience and one to the Church Officer, Mrs Lily Borthwick, who is also a trustee.

Objectives

Cairngryffe Parish Church is a congregation of the Church of Scotland, which 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 of every parish of Scotland through a territorial ministry. Locally this means involvement in the Presbytery of Forth Valley and Clydesdale. The national Church also co-operates with other churches through various ecumenical bodies in Scotland and beyond.

Activities

Services of worship were held each Sunday at either 9.30am or at 11.00am. Times were rotated with Libberton & Quothquan Church, and with Symington Church on a three

Trustee' Annual report (cont)

monthly cycle, with united services being held when the rota changes and at other times where appropriate e.g. Holy Week, Easter and Christmas. Since the beginning of July 2025 all of our services of Sunday worship have been held at 11.00am. A worship team of five elders each capable of conducting Sunday worship, covers the Sunday services when the minister or Pulpit Supply is not available.

The Guild meets monthly from September to March, in Thankerton Bowling Club and Tinto Parishes. Everyonging meets twice monthly, also in Thankerton Bowling Club. Cairngryffe, Craft, Cuppa and Chat group meets once a month from October to April in the church.

All-age interactive Family worship events are held several times throughout the year.

Achievements and Performance

During 2020, we worshipped on line due to the restrictions imposed by the Covid Pandemic. On Pentecost Sunday 23rd May 2021 we returned to in person worship within our church building. Since returning to congregational worship a regular group of worshippers attend church. Some of our members had not been able to access online worship because of poor broadband connections in our area. The Rev George Shand retired at the end of July 2021; we became a charge without a minister.

The Rev Dr Elijah Obinna was appointed as our Interim Moderator by the then Lanark Presbytery. On 30th September 2024 he demitted from his role as Interim Moderator. The Presbytery of Forth Valley and Clydesdale appointed Rev Louise Mackay as Interim Moderator from 1st October 2024. The Interim Moderator arranges Pulpit Supply, services of a minister for sacraments and chairs Session Meetings. Sunday services have been led by individuals who act as Pulpit Supply and members of our Congregational Worship Team. These arrangements have continued throughout 2025.

Community Outreach

In 2022 we started all age interactive Family Worship Events, we plan more of these events at times of the main Christian Festivals, Christmas, Easter and Harvest. These events centre around a Biblical Theme and involve the use of arts, crafts and music. These events have continued throughout 2025.

The church has been a supporter of the Clydesdale Food Bank, an initiative of churches within Lanark Presbytery, since its inception in 2013 and has regularly undertaken fundraising and food collections. We continue to encourage our members to support this initiative.

In 2025 we held collections of foods and money for Clydesdale Food Bank.

We also support Christian Aid week, by distributing collection envelopes and holding a fundraising lunch.

Locally we have participated in local community events; we provided Easter Eggs and Easter Craft Activities at the Carmichael Toddlers Easter Egg Hunt, as well as providing craft activities for all at the Carmichael Community Village Day. The church has been open for village days, Doors Open Days and on Remembrance Day for quiet time of reflection.

Cairngryffe along with Libberton and Quothquan, and Symington; the Tinto Parishes together with Douglas Valley and Upper Clyde Parishes which are all parishes within Forth Valley and Clydesdale Presbytery are working as a Southern Ministry Cluster

Trustee' Annual report (cont)

with a Mission Development Worker post being created. A Community Outreach Worker, Ms Angela Wilson, a Deacon of the Church of Scotland took up her post in January 2021. She took forward mission and outreach in the Southern Ministry Cluster by her involvement in Anna Chaplaincy and the local Farming Chaplaincy based at Lanark Market. Ms Wilson left her post on 31st December 2024. We have continued to support activities started by Ms Wilson such as Cairngryffe, Craft, Cuppa and Chat group.

Looking Ahead

As we look forward into 2026, we hope to be able to continue to build our range of church activities and outreach to the communities we serve.

We also look forward to going into a united charge with Douglas Valley Church as Clydesdale Trinity Parish Church during 2026.

We do, however, continue to suffer the loss of senior members of our congregation with few new members. We currently show 117 members on our Communion Roll. We have recently welcomed a number of new worshippers on a Sunday morning.

Our financial position is as shown by the information in the Financial Review.

Financial Review

The congregational donations were £15266 which was an increase of £1320 on 2024. This is most likely due to members from our link churches worshipping at Cairngryffe since their churches closed. Total Ministry & Mission was £9824 but we were able to claim for pulpit supply this year as we still do not have a minister. We continue to pay expenses for the manse in Symington which remains vacant. Expenses include electricity, oil, garden maintenance expenses and repairs to roof. In conclusion between restricted and unrestricted funds we had a surplus of £878 Total receipts were £24617 and total payments of £23740.

Reserves Policy

It is the Trustee's policy to hold reserves, including designated funds of approximately six months expenditure. At the year end the church held unrestricted funds of £110054 (2024-£108709) of which £23474 (2024-£23064) were designated by the Trustees for Fabric purposes. The remaining balance of £86580 (2024-£85645) represents about seventeen months expenditure at 2024 levels of spending. The church also held £1559 (2024-£2027) of restricted funds and £1000 (2024- £1000) in endowment funds for the purposes specified in note 2.

Statement of Trustees' Responsibilities

The Kirk Session must ensure that financial statements are prepared annually 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 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



Session Clerk

Date 2nd March 2026

Independent Examiner's Report to the Trustees of Cairngryffe Parish Church

I report on the Accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 11

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity Trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name Helen Struthers
Address 80 Devonburn Rd
Lesmahgow
ML11 9PX

-----Independent Examiner -----Date. 27/3/26

Receipts and Payments Accounts
Year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Fund 2025	Total 2025	Total 2024
Receipts					
Donations (see Note 3)	22390	442	0	22832	17427
Legacies	0			0	0
Activities for generating Funds	0	127		127	0
Bank & Deposit Interest	1094	16		1110	896
Investment Income (see Note 3a)	550			550	206
				0	
				0	
				0	
				0	
				0	
				0	
Other Receipts				0	0
Total Receipts	24033	584	0	24618	20606
Payments					
Costs of generating funds (see Note 4)	0	652		652	349
Charitable activities (see Note 4)	22688	400		23088	23280
Total Payments	22688	1052	0	23740	23629
Excess of Receipts over Payments for the year before transfers	1345	-468		878	3025
Transfer					
Excess of Receipts over Payments for the Year	1345	-468	0	878	3025

Cairngryffe Parish Church (Church of Scotland) SC017001

Notes to the Accounts

1 Trustee Remuneration and related Party Transactions

During the year 2025 Mrs L. Borthwick, who is a Trustee received £2068 for her services as Church Caretaker.

In 2024 the amount was £1966

2 Movement in Funds

	1 January 2025	Receipts	Payments	Transfers	At 31 December 2025
Unrestricted Funds					
General Fund Current Account 00112641	24366	22940	22688		24617
General Fund Deposit Account 00459110	61279	684	0		61963
Designated Fabric Deposit Account 00459129	23064	410	0		23474
					0
Restricted Funds					
Sunday School	1420	15	0		1435
Guild	607	569	1052		123
					0
Endowment Funds					
Growth Account	400				400
R Lindsay Bequest	100				100
Carmichael Church & Manse Fabric Account	500				500
Total Funds	111735	24617	23740		112612

Purpose of Unrestricted and Designated Funds

Current Account - for every day use paying bills paying in offerings etc.

Deposit Account - savings and transferring balances from current account when ever required

Fabric Deposit Account - for everyday use in paying bills to do with maintenance of church

Purpose of Restricted Funds

Sunday School - funds for running the Sunday school

Guild - funds for running the Guild

Purpose of Endowment Funds

Growth Fund - held at Investors Trust for General Purposes Market Value @ 31.12.2025 £5504

R Lindsay Bequest - War Stock Interest goes to Current Account

Notes to the Accounts (continued)

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
3 Analysis of Donations					
Gift Aid Offering	11349				0.00
Ordinary Offering	3917				11608
Tax recovered on Gift aid	2988				2338
National giving Day					3211
Legacies					0
Other Donations	4135	442			0
Total	22390	442	0	22832	17427

3a Investment income
Church of Scotland Investors Trust
Growth Fund 550

4 Analysis of Payments

Cost of Generating Funds					
Offering envelopes					
Total	0	652	0	652	349

Charitable Activities

Ministries & Mission Allocation	9824			9824	3073
Presbytery Dues	592			592	538
Ministers expenses	619			619	744
* Other staffing costs	4650			4650	4423
Fabric repairs and maintenance	1156			1156	322
Telephone & IT	0			0	0
Insurance	2289			2289	2177
Heat & Light	1551			1551	4694
Printing & Stationery	0			0	88
-Pulpit Supply	0			0	3492
Life & Work	126			126	315
Food Bank	118			118	
Guild	700			700	
Flower Fund	170			170	
Pat Testing / Firepoint service	265			265	174
Memorial Plaque	360			360	40
Other expenses	268	400		668	3202
Total	22688	1052	0	23740	23629

*** Other staffing costs**

Organist
Church Caretaker

5 Minister's Stipend

All Church of Scotland congregations contribute to the national Stipend Fund which bears the costs of all Minister's Stipends and Employer's contributions for National Insurance, Pension and Housing and Loan Fund. Minister's Stipends are paid in accordance with the National stipend Scale which is related to years of service. For the year 2025 the minimum stipend was £32433 and the maximum stipend (in the fifth and subsequent years) £39856

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
(INVESTORS TRUST)**

Individual Funds	2025		Income/ Interest	Closing Balance	Market Values	
	Opening Balance	Tfirs			2025	2024
Expendable	42756	0	2691	45442	47700	44734
Revenue	6445	0	0	6445	11356	11027
Consol Fabric Fund						
Revenue	20954	3772	3912	380	20714	20954
Capital 11	58404	0	0	58404	89626	85496
Total	128559	3772	6603	385	131005	169396

Individual Funds

Income to maintain Sommerville family gravestone at Covington Church. After that, towards the stipend of the Minister, maintenance of the Manse, running of the Sunday School and other congregational work.

Fabric Trust Fund

For maintenance of the church property.