Receipts and Payments Accounts

for the year ended 31 December 2025

of

Newmains Coltness Memorial Parish Church of Scotland
Congregation No: 171139
Charity No: SC 001381

incorporating the Trustees' report and accounts of

Coltness Memorial & Bonkle Churches Development Fund
Charity No: SC020911

Coltness Memorial & Bonkle Churches Development Fund

These accounts and Trustees' reports includes information relating to Newmains Coltness Memorial Parish Church of Scotland and Coltness Memorial & Bonkle Churches Development Fund.

Development Fund

The Development Project is a joint churches initiative between the congregations of Coltness Memorial and Bonkle. The purpose of the Project is to facilitate the glorifying of God and assist in the work of the advancement of Christ's Kingdom throughout the parishes of Newmains and Bonkle . The work undertaken by the fund is concerned with outreach to those with little or no church connection in our community.

The Project is a separately registered charity (Charity No: SC020911). As many of the trustees of the Project are also trustees of Newmains Coltness Memorial Church , it is considered appropriate to collate the financial information of the Newmains Coltness Parish Church and the Development Fund together into one set of accounts.

Trustees' Annual Report
Year ended 31 December 2025

The trustees present the annual report and accounts for the Newmains Coltness Memorial Parish Church of Scotland for the year ended 31 December 2025

Reference and Administrative Information

Charity Name:	Newmains Coltness Memorial Church of Scotland
Charity Registration Number:	SC001381
Congregation Reference No:	171139
Contact Address:	139 Bonkle Road Newmains Wishaw ML2 9AL

Kirk Session Trustees:
Harvie Stevenson, Janet Lithgow, William Fisher, Catherine Fallon, Irene Ferris, Helen Campbell, Fred Hill, June Irvine, Fay Parker, Jack Alexander, Margaret McMillan, Eric Wagner.
Congregational Board Trustees
James Campbell, Alison Mooney, Margaret Murdoch,

On 1st January 2026 this congreagatuion was united with neighbouring congregations of Shotts Calderhead Erskine and Allanton, Bonkle and Cambusnethan North to form the united congregation of South Calder Parish Church of Scotland, The congregation adopted the UnitaryConstitution which set the number of Trustees of the united congregation at 27. Jack Alexander, June Irvine, Fay Parker and Eric Wagner were appointed as trustee elders from this leagcy charge.

Principal Office-bearers

Interim Moderator	Rev. Christopher Rankine from 1/05/24 to 30/09/25
Interim Moderator	Rev. Ross Blackman from 09/10/2025 to 31/12/25
Interim Moderator	Rev Stewart Cutler from 1/01/26
Session Clerk	Mrs Helen Campbell
Clerk to the Board:	Vacant
Church Treasurer:	Miss Fay Parker

Independent Examiner
Mr. Thomas W. Donaldson
46 Etive Street,
Wishaw ML2 0NT

Bankers
Bank of Scotland,
27/29 Main Street
Wishaw
ML2 7AF

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets 10 times a year is responsible for spiritual affairs within the church.

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.

Services of worship are held each Sunday at 10.30 am, additional services are held from time to time in the evening. During the summer months only one morning service is held at 11:00 am, in July this is held in Bonkle and in Coltness Memorial in August. The church also holds a number of youth activities, such as Sunday School and crèche. There are also a number of adult events such as Arts and Crafts Group, Guild. We also share a number of activities with Bonkle Church, such as the Live Well Charity shop, Bible Study and Prayer Meeting Alpha Courses, Worship Services and the annual outreach. Social events hosted by the church include, coffee mornings and fellowship lunches. The congregation also host an annual Arts and Crafts Exhibition, which raises a large amount for a nominated charity each year. Chaplaincy at Morningside Primary School, Newmains Primary School and Clyde Valley High School and Morningside Care Home are also undertaken by the church.

The Live Well Food Co-op continues to provide short term emergency aid to those in distress.

The church also hosts a lunch club which is open to all members of the ageing community in our halls. The halls are also used as a venue for meetings by various local groups.

Achievements and Performance

Our average weekly attendance at worship including children is 55; there are an additional 50 online worshippers who join us each week. Sunday school is not meeting at present. The other groups are as follows:
Guild (28)
Arts & Crafts Group (10)
Joint Activities with Bonkle Church of Scotland:
Oasis (12), Choir (8), Listening Lounge Lunch held monthly (40)

Our average weekly attendance at worship including children is 55; there are an additional 50 online worshippers who join us each week. Sunday school is not meeting at present. The other groups are as follows:
Guild (28)
Arts & Crafts Group (10)
Joint Activities with Bonkle Church of Scotland:
Oasis (12), Choir (8), Listening Lounge Lunch held monthly (40)

Financial Review

The principal source of income was weekly offerings, including Gift Aid Tax, but with a slight increase in our open plate donations the overall result was a reduction of £2K. The number of people giving efficiently through Gift Aid allowing the Church to reclaim 25% tax is 65 This is something we would encourage as many as possible to take up as it increases a members giving at no cost to themselves. 60 sets of envelopes were issued with 40 sets being used. 39 standing orders are in place (a slight increase over the previous year) which guarantees regular income for the Church whether the person is in Church every week or not, which is the most efficient way to give. Our giving to Grow assessment of £32722 was paid in full by the year end. Like everyone else the church is not immune from the continuing spiral of price inflation, particularly our energy costs. Over the year our energy increased by £2k,

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six month's expenditure of the unrestricted funds (including designated funds). As at 31 December 2025 the unrestricted funds were £43,145.08 (including designated funds of £28,836.41). Please refer to Note 2 for the purposes of funds held.

The Church also held £1785 of restricted funds which have been provided for the purposes specified in Note 2.

The General Trustees also hold funds on our behalf of £20120 in the Consolidated Fabric Fund but available to the Trustees to meet the cost of energy accounts , insurance and essential repairs. £4324.06 for energy costs and £2870.00 for manse roof repair was withdrawn from this fund in 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 Helen Campbell

Session Clerk Helen Campbell

Date 13/4/26

Trustees' Annual Report
For the year ended 31 December 2025

The trustees present the annual report and accounts for the Coltness Memorial & Bonkle Churches Development Fund

Reference and Administrative Information

Charity Name: Coltness Memorial & Bonkle Churches Development Fund
Charity Registration No: SC020911

Contact Address: Miss Fay Parker
139 Bonkle Road
Newmains
Wishaw ML2 9AL

Trustees

Marion Allison, Margaret Chalmers, John Glen, (Resigned April 2025)
Margaret Gray, Matthew Gray, Myra Henderson, (Resigned July 2025)
Joan Hillan, Edmond Kean,
Anice Pringle, Jane Sinclair, Anne Smith,(resigned July 2025) Marie Williams, (Resigned july 2025)
Margaret Glen, Mary Hyslop, (Resigned April 2025) Kay Rodgers(Resigned April 2025)
Harvie Stevenson, Janet Lithgow, William Fisher, Helen Campbell, Catherine Fallon,
June Irvine, Fay Parker, Margaret McMillan, Eric Wagner,Irene Ferris, Jack Alexander,
Fred Hill, James Campbell, Alison Mooney , Margaret Murdoch,

Principal Office Bearers

Interim Moderator	Rev. Christopher Rankine from 1/05/24 to 30/09/25
Interim Moderator	Rev. Ross Blackman from 09/10/2025 to 31/12/25
Interim Moderator	Rev Stewart Cutler from 1/01/26
Treasurer	Miss Fay Parker

Independent Examiner

Mr. Thomas W. Donaldson
46 Etive Street,
Wishaw ML2 0NT

Bankers

Bank of Scotland 27/29 Main Street Wishaw ML2 7AF

Independent Examiner's Report to the Trustees of Newmains Coltness Memorial Parish Church of Scotland & Coltness Memorial & Bonkle Churches Development Fund

I report on the accounts of the charities for the year ended 31st December 2025, which are set out on pages 9 to 15 .

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

Basis of Independent Examiner's Statement

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

Independent examiner's statement

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

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

Independent Examiner of Newmains Coltness Memorial Parish Church of Scotland

Thomas W. Donaldson

Name Mr. Thomas W. Donaldson
Address: 46 Etive Street,
Wishaw ML2 0NT

Date **13th April 2026**

Independent Examiner of Coltness Memorial & Bonkle Churches Development Fund

Thomas W. Donaldson

Name Mr. Thomas W. Donaldson
Address: 46 Etive Street,
Wishaw ML2 0NT

Date **13th April 2026**

Nature of funds

Unrestricted Funds: are those that may be used at the discretion of the trustees in furtherance of the objectives of the charity.

Designated Funds: are unrestricted funds set aside by the trustees for a specific purpose.

Restricted Funds: may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Purposes of funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.
The current balance is held in the Church of Scotland Investors Trust Deposit Fund with the interest retained in the fund.

The Benevolent Fund: Historically existed to be used at the discretion of the minister to alleviate extreme need or hardship, but today the interest is used to help fund the general need for Pastoral Care in the Parish
The current balance is held in the Church of Scotland Investors Trust Growth Fund. The annual dividends are transferred to the General Fund.

The Stipend Reserve Fund: Historically was used to supplement the ministers stipend, but stipend is now on a scale based on service paid centrally, and the interest is now used to help pay our Ministries & Mission Allocation. The current balance is held in the Church of Scotland Investors Trust Growth Fund. The annual dividends are transferred to the General Fund.

Kidz Club: This is the equivalent of a Sunday School to give Christian teaching to children.

Special Purposes: This fund exists to facilitate collecting for specific items e.g. new computing equipment.
The current balance is held in the Church of Scotland Investors Trust Deposit Fund with the interest retained in the fund.

Roof Fund: This is to provide funding for repairs and maintenance to the church roof and structure.
The current balance is held in the Church of Scotland Investors Trust Deposit Fund with the interest retained in the fund.

Social Committee: This committee organises a social calendar to bring together the congregation and community.

Guild: This is a Christian organisation which performs a social and outreach role for those involved.

Arts and Crafts: This group create various works using their artistic talents e.g. paintings etc.

CAP: This is a debt centre which assists people to become debt free financially and spirtually.

Food Bank: This provides emergency food parcels to people in need.

Newmains Coltness Memorial Parish Church of Scotland **Charity No: SC001381**
Coltness Memorial & Bonkle Churches Development Fund **Charity No: SC020911**
Notes to the Accounts **At 31 December 2025**

	Analysis of Donations	**Unrestricted Funds 2025**	**Restricted Funds 2025**	**Endowment Funds 2025**	**Total 2025**	**Total 2024**
3.	**Coltness Memorial Church**	**£**	**£**	**£**	**£**	**£**
	WFO Scheme	34304.75	0.00	0.00	34,304.75	37,181.10
	Tax Recovered on Donations	8280.69	0.00	0.00	8,280.69	8,836.50
	Ordinary Offerings (Open Plate)	2388.7	0.00	0.00	2,388.70	2,534.88
	Other Offerings, Donations etc	1602.35	0.00	0.00	1,602.35	130.00
	Vestry Day	0.00	0.00	0.00	0.00	600.00
		46,576.49	**0.00**	**0.00**	**46,576.49**	**49,282.5**

	Development Fund	**Unrestricted Funds 2025**	**Restricted Funds 2025**	**Endowment Funds 2025**	**Total 2025**	**Total 2024**
		£	**£**	**£**	**£**	**£**
	Donations	4,920.00	0.00	0.00	4920	5,080.00
	Tax Recovered on Gift Aid Donations	1,020.00	0.00	0.00	1020	1,020.00
	Food bank donations	0.00	770.00	0.00	770	60.00
		5,940.00	**770.00**	**0.00**	**6,710.00**	**6,160.00**

		Unrestricted Funds 2025	**Restricted Funds 2025**	**Endowment Funds 2025**	**Total 2025**	**2024**
		£	**£**	**£**	**£**	**£**
	Costs of generating funds					
4.	**Coltness Memorial Church**					
	Offering envelopes	948.76	0.00	0.00	948.76	197.87
		948.76	**0.00**	**0.00**	**948.76**	**197.87**
	Charitable activities					
	Coltness Memorial Church					
	Giving to Grow Allocation	32,721.96	0.00	0.00	32,721.96	26,826.04
	Presbytery dues	975.00	0.00	0.00	975.00	967.00
	Minister's expenses	0.00	0.00	0.00	0.00	1,137.06
	Pulpit supply	629.70	0.00	0.00	629.70	300.00
	Locum Salary	759.81	0.00	0.00	759.81	2,424.54
	Other staffing costs	8,091.84	0.00	0.00	8,091.84	7,677.02
	Fabric repairs & maintenance Church	4,326.96	0.00	0.00	4,326.96	7,415.85
	Fabric repairs & maintenance Manse	2,650.42	0.00	0.00	2,650.42	0.00
	Council Tax	0.00	0.00	0.00	0.00	879.75
	Heat and light	9,793.22	0.00	0.00	9,793.22	7,973.57
	Insurance	4,993.61	0.00	0.00	4,993.61	4,404.49
	Church office expenses	894.00	0.00	0.00	894.00	960.92
	CCLI Licence	357.23	0.00	0.00	357.23	348.23
	Organisational Expenditure	2,518.93	0.00	0.00	2,518.93	5,666.83
	Bank Charges	55.38	0.00	0.00	55.38	0.00
	Life & Work	49.00	0.00	0.00	49.00	0.00
		68,817.06	0.00	0.00	68,817.06	66,981.30
	Total Expenditure	**69,765.82**	**0.00**	**0.00**	**69,765.82**	**67,179.17**
	Development Fund					
	Salary and related costs	1,767.96	0.00	0.00	1,767.96	1,767.96
	Shop expenses	3,047.82	0.00	0.00	3,047.82	3,139.17
	CAP Ctr Mgr Salary + NI+IR	18,227.17	0.00	0.00	18,227.17	15,856.26
	Food bank	0.00	1,200.00	0.00	1,200.00	0.00
	AV Equip	262.84	0.00	0.00	262.84	1,606.97
	Bank Charges	60.75	0.00	0.00	60.75	0.00
	CAP Donors Gift Aid	5,940.00				5,690.00
		29,306.54	**1,200.00**	**0.00**	**30,506.54**	**28,060.36**

Newmains Coltness Memorial Parish Church of Scotland **Charity No: SC001381**
Coltness Memorial & Bonkle Churches Development Fund **Charity No: SC020911**
Statement of Balances **At 31 December 2025**

	Coltness Memorial Church			Development Fund				
	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Sub Total 2025 £	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Sub Total 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances								
Bank & deposit balances b/f	43,145.05	1,785.83	44,930.88	108,826.11	5,148.39	113,974.50	158,905.38	152,101.37
Movement in year:								
Excess of Receipts over Payments for the year	-2,964.15	43.22	-2,920.93	10,086.59	770.00	10,856.59	7,935.66	6,804.01
Bank & deposit balances carried forward	**40,180.90**	**1,829.05**	**42,009.95**	**118,912.70**	**5,918.39**	**124,831.09**	**166,841.04**	**158,905.38**
Investments at market value								
(cost £14198)	14,198.00	0.00	14,198.00	0.00	0.00	0.00	14,198.00	

	COSIT Growth Fund	Cost	MV 2025	MV 2024
Benevolent Fund	2,880 Units	8,928.00	19,814.40	18,374.40
Stipend Reserve Fund	1,700 Units	5,270.00	11,696.00	10,846.00
		14,198.00	**31,510.40**	**29,220.40**

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

Helen Campbell **Session Clerk (Mrs Helen Campbell)** 13/4/26.

Treasurer (Miss Fay Parker) 13/4/26.

Minister's Stipend
Coltness Memorial Church

5. All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers stipends and employer's contributions to national insurance, pension, housing and loan fund.
Ministers stipends are paid in accordance with the national stipend scale which is related to years of service.
In 2025 the minimum stipend was £32,443 rising to £39,8568 in the 5th and subsequent years.

Collections for Third Parties
Coltness Memorial Church

	2025	2024
		£
6. Starchild		
Faith Mission	50.00	
Home for Good	0.00	347.00
Blythswood Shoebox	0.00	461.00
Christian Aid	0.00	262.00
Poppy Scotland	182.00	106.00
Christaian Aid	199.00	0.00
Life & Work	0.00	72.00
Bibles for Bairns	147.40	0.00
British Red Cross	0.00	2950.00
Scottish Bible Society	50.00	0.00
Medicines for Malawi	0.00	40.00
Tear Fund	50.00	0.00
Build My Church	147.40	0.00
Blythswood Care	335.00	0.00
Morningside Nursing Home	0	40.00
Cof S Malawi Maternity Unit	130.00	0.00
CHAS	3,000.00	0.00
	4,290.80	**4,278.00**

7. CAP Fund Accounts to 31st December 2025

2024	Receipts		2025	2024		Payments	2025
26358.17	Bal at 1st Jan		15,025.66	6,000.00	CAP Fee	6,000.00	
10,879.40	Donations	10,520.00		15,856.26	CM&B Dev Fund	18,227.17	
	CM&B Dev Fund			723.24	Expenses	363.56	24,590.73
367.59	Bank Interest	200.53	10,720.53	22,579.50			
				15,025.66	Cash in Bank		1,155.46
37,605.16			**25,746.19**	**37,605.16**			**25,746.19**

The CAP Fund is administered independently by a committee of trustees from Coltness Memorial Church, Bonkle Parish Church and other representatives. While both congregations receive reports on the work of the group, their respective Trustees have no direct influence on the group. In previous years the financial transactions of the group were incorporated in the Accounts of Coltness Memorial Church Accounts. This year the accounts of the CAP are included as an appendix for information purposes.

Basis of accounting
These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

1. **Trustee Remuneration and Related Party Transactions**
Coltness Memorial Church
During the year one Trustee £2400 for providing his services as Church Officer and caretaker and Mrs Margaret Murdoch received £1800 for her services as organist.

2. **Movements in Funds**
Coltness Memorial Church

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	14,308.64	59,971.75	67,246.89	3,886.51	10,920.01
Designated Benevolent Fund (GF)	8,928.00	309.71	0.00	-309.71	8,928.00
Designated Fabric Fund (Dep)	13,090.64	581.64	0.00	0.00	13,672.28
Designated Stipend Reserve Fund (GF)	5,270.00	229.50	0.00	-229.50	5,270.00
Designated Special Purposes Fund (DP)	699.72	31.09	0.00	0.00	730.81
Designated Kidz Klub	9.00	0.00	0.00	0.00	9.00
Designated Social Committee	27.28	2,423.30	0.00	-2,447.30	3.28
Designated Women's Guild	701.26	2,967.68	2,421.42	-600.00	647.52
Designated Arts and Crafts	110.51	287.00	97.51	-300.00	0.00
Sub total	**43,145.05**	**66,801.67**	**69,765.82**	**0.00**	**40,180.90**
Restricted funds					
Benevolent Fund(Dep)	1,682.20	38.63	0.00	0.00	1,720.83
Roof Fund (Dep)	103.63	4.59	0.00	0.00	108.22
Subtotal	**1,785.83**	**43.22**	**0.00**	**0.00**	**1,829.05**
From St of					
Total funds CHURCH	**44,930.88**	**66,844.89**	**69,765.82**	**0.00**	**42,009.95**

DEVELOPMENT FUND	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Funds	108,826.11	40,592.13	29,305.54	0.00	120,112.70
Sub total	**108,826.11**	**40,592.13**	**29,305.54**	**0.00**	**120,112.70**
Restricted funds					
Food bank	5,148.39	770.00	1,200.00	0.00	**4,718.39**
Total funds DEV FUND	**113,974.50**	**41,362.13**	**30,505.54**	**0.00**	**124,831.09**
COMBINED TOTAL FUNDS	**158,905.38**	**108,207.02**	**30,505.54**	**0.00**	**166,841.04**

Newmains Coltness Memorial Parish Church of Scotland **Charity No: SC001381**
Coltness Memorial & Bonkle Churches Development Fund **Charity No: SC020911**
Receipts and Payments Account **Year ended 31 December 2025**

		Coltness Memorial Church			Development Fund				
Receipts	**Note**	**Unrestricted Funds 2025 £**	**Restricted Funds 2025 £**	**Sub Total 2025 £**	**Unrestricted Funds 2025 £**	**Restricted Funds 2025 £**	**Sub Total 2025 £**	**Combined Total 2025**	**Total 2024 £**
Donations	3	46,576.49	0.00	46,576.49	0.00	0.00	0.00	46,576.49	49,282.48
Activities for Generating Funds		2,423.30	0.00	2,423.30	0.00	0.00	0.00	2,423.30	4,400.15
Guild		2,967.68	0.00	2,967.68	0.00	0.00	0.00	2,967.68	2,085.86
Craft Class		287.00	0.00	287.00	0.00	0.00	0.00	287.00	291.80
Bank & Deposit interest		581.64	4.59	586.23	0.00	0.00	0.00	586.23	773.83
Investment income		685.50	38.63	724.13	0.00	0.00	0.00	724.13	618.30
Life & Work		56.00	0.00	56.00	0.00	0.00	0.00	56.00	**0.00**
Extra Ordinary Income									
Rental of premises		5,030.00	0.00	5,030.00	0.00	0.00	0.00	5,030.00	4,670.00
Legacy		1,000.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00
Drawdown from CFF		7,194.06	0.00	7,194.06	0.00	0.00	0.00	7,194.06	0.00
Total		**66,801.67**	**43.22**	**66,844.89**	**0.00**	**0.00**	**0.00**	**65,844.89**	**62,122.42**
Development Fund Supporters									
Reimbursement from CAP		0.00	0.00	0.00	18,227.17	0.00	18,227.17	18,227.17	15,856.26
Charity Shop Receipts		0.00	0.00	0.00	14,656.40	0.00	14,656.40	14,656.40	16,136.00
Repayment Secretary Salary		0.00	0.00	0.00	1,768.56	0.00	1,768.86	1,768.86	1,768.86
Gift Aid		0.00	0.00	0.00	1,020.00	0.00	1020.00	1020.00	1,020.00
Food Bank		0.00	0.00	0.00		770.00	770.00	770.00	60.00
Donations		0.00	0.00	0.00	4,920.00	0.00	4,920.00	4,920.00	5,080.00
Total Receipts		**66,801.67**	**43.22**	**66,844.89**	**40,592.13**	**770.00**	**41,362.13**	**108,207.02**	**102,043.54**
Payments	4								
Cost of Generating Funds		948.76	0.00	948.76	0.00	0.00	0.00	948.76	197.89
Charitable activities		68,817.06	0.00	68,817.06	30505.54	0.00	30505.54	99,322.60	95041.64
Total Payments		**69,765.82**	**0.00**	**69,765.82**	**30,505.54**	**0.00**	**30,505.54**	**100,271.36**	**95,239.53**
Excess of receipts over payments Before Transfers		**-2,964.15**	**43.22**	**-2,920.93**	**10,086.59**	**770.00**	**10,856.59**	**7,935.66**	**6,804.01**
Transfers		3,886.51	0.00	3,886.51	0.00	0.00	0.00	3,886.51	3,868.30
		-3,886.51		-3,886.51				-3,886.51	-3,868.30
Total Transfers		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Excess of receipts over payments After Transfers		**-2,964.15**	**43.22**	**-2920.93**	**10,086.59**	**770.00**	**10,856.59**	**7,935.66**	**6804.01**

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
At 31st December 2025

Newmains Coltness Memorial Church **Charity No: SC 001381**

	2024	2023
REVENUE ACCOUNT	**£**	**£**
Balance at 1st January	24,233.58	24,118.42
Interest	829.82	123.17
Admin Costs	-35.92	-8.01
Credit Balances held at 31 December at cost	**25,027.48**	**24,233.58**
Market Value of Balances at 31 December	**25,027.48**	**24,233.58**
CAPITAL ACCOUNT		
Credit Balance at 31 December	**0.00**	**0.00**
TEMPORARY ACCOUNT		
Credit Balance at 31 December	**0.00**	**0.00**

These amounts are held by the Church of Scotland General Trustees on behalf of the congregation and are available, with approval of Presbytery to support fabric related costs.