The Church of Scotland

Coatbridge Middle Parish Church

CONGREGATIONAL ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation Number: **171098**

Charity Number: **SC 016362**

Receipts and Payments

Coatbridge Middle Parish Church

Reference and Administrative Information

Charity Name: Coatbridge Middle Parish Church of Scotland

Charity registration Number: SC 016362

Congregation reference Number: 171098

Contact Address: Mr. Donald G Craig BA CA
16 Forge Drive
Coatbridge ML5 1QE

Trustees who served during the year 2025

MEMBERS OF KIRK SESSION

Rev. Jonathan Lyall (Interim Moderator)
G. Russell (Session Clerk),
R. McIntosh, A. Peat, W. Raitt, B. Mungin,
Mrs L. Peat, Mrs. N. Penman, Mrs. M. McNicol,
D. Craig, B. Martin, Mrs. M. Hosie, Mrs. L. Sword,
G. Boag, D. Watt, Mrs. J. Watt, Mrs. J. Wilson,
Mrs. M. McIntosh, R. O'Rourke, Mrs. L. O'Rourke,
Mrs. N. O'Connor, Miss I. Peat, A. Pryde, Mrs. L. Russell,
S. Allan, Mrs Mather, Mrs Docherty

MEMBERS OF THE CONGREGATIONAL BOARD

Miss C. Bartlett, Mrs. J Craig, Mrs. M Craig
S Dinsmore, Mrs. M Ewing
Miss A Gray, Mrs. H Henry, Mrs J Lamb,
J McLean, Mrs C Quinn

Principal Office-bearers

Session Clerk: Mr. G Russell
Clerk to the Board: Mr. B Martin
Church Treasurer: Mr. D G Craig

Independent Examiner.

Mr. Douglas Hazlie
80 Bradan Avenue
Glasgow
G13 4HX

Bankers:

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

Coatbridge Middle Parish Church

Trustees' Report for the year ended 31 December 2025

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 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 (or interim moderator) and under normal circumstances would meet four times per year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. Similarly, the Kirk Session that meets four times a year, and on other occasions as required, 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.

Coatbridge Middle enjoys a close relationship with the schools in our parish and embraces joint working with the other denominations in the locality, including joint worship with our neighbouring Roman Catholic Church. Throughout the year we aim to host services to celebrate festivals and anniversaries to which a warm invitation of fellowship is extended to all churches in Coatbridge, Church of Scotland and other denominations alike.

Coatbridge Middle has historically been noted for the strengths of its organisations, both in leadership and number of attendees. Our Girls Brigade company is extremely healthy however, unfortunately due primarily to the uncertainty surrounding our church because of the ongoing issues with the local Presbytery plan, our Boys Brigade company has had to cease operation.

Coatbridge Middle Parish Church

Trustees' Report for the year ended 31 December 2025

Achievements and Performance As previously reported, like many other churches, the number of attendees has continued to fall.

Our Kirk Session, the Session Clerk, the Clerk to the Board, the Property convenor and members of the Session and Board continued to work extremely hard to allow the Church to continue to operate. Our "All Age Worship" services usually held on the first Sunday of each month (September – March), which are attended by our Sunday school and uniformed youth organisations are well attended and feedback from members and visitors remains very positive.

The local school, Langloan Primary continues to hold their end of term services at Christmas, Easter and Summer. The children and their parents/guardians enjoy learning about the Bible during these services, cementing the relationship the school has with the Church.

Since the end of the financial year, we were advised by Presbytery that because of how our church voted we would not be able to join the new combined Coatbridge parish. Despite numerous attempts by our session to obtain the reasoning behind this decision we have been unable to obtain appropriate explanations. Therefore, after detailed discussions with great regret the decision was reached to close the church on 10 May 2025.

The relative diversity in age and background of our Kirk Session has provided a platform for continuous development. All suggestions for outreach and stewardship were fully discussed in a positive atmosphere and, where appropriate, taken forward in a united and encouraging manner. It is very disappointing that we will not be able to continue with our mission based in Middle church.

Organisations: As a result of the decision to close the church, all our organisations except for the 4th Coatbridge Girls Brigade have now to ceased to operate. Although all the organisations had sufficient members to continue, because of the uncertainty arising from Presbytery decisions and the move away from our church and to avoid future uncertainty for the members this decision was regrettably taken. The leaders of all our organisations have worked extremely hard to ensure attendees received varied and enjoyable programmes. Our youth organisations operated based on the provision of a strong Christian teaching together with activities which allowed the young people to learn and develop new skills. All our leaders are extremely disappointed that they will be unable to continue with their mission.

Coatbridge Middle Parish Church

Trustees' Report for the year ended 31 December 2024

Financial Review: Our income is raised mainly from members by regular offerings. We have a number of Gift Aid donors. Donations from special services, e.g. local School Services, Parades by Orange Order, etc. contribute to our overall income. The financial position for the year shows a further decline in giving compared to 2023 which has arisen principally as a result of the continuing fall in attendees. Our principal income has decreased by £7,218 (2024 - increased by £57). Our expenses decreased by £7,503 principally due to lower Fabric costs. Consequently, our accounts show an overall deficit for the year of £20,077. (2024: Deficit £20,066). We continue to closely monitor all our expenses.

Reserve Policy: It is the Trustees' policy to hold reserves sufficient to cover expenditure for at least one year. At the year-end the Unrestricted Funds amounted to £104,365 (2024: £120,142) of which £8,307 (2024: £9,587) was designated for the Fabric Fund. The church has Endowment Funds of £9,405 (2024: £9,405). Restricted funds total £2,375 (2024: £2,375) and have been provided for the purposes specified on page 10.

Statement of Trustees' Responsibilities

The members of the Kirk Session and 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 and 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.

Report

Full Financial Statements and accounting records have been produced to and examined by the Trustees who are satisfied that all details presented are in order and in accordance with the requirements as above.

Approved by the Trustees on 22 March 2026 and signed on their behalf by:

Gordon Russell (Session Clerk) ..... G. Russell .....

Report of the Independent Examiner to the Trustees of Coatbridge Middle Parish Church

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 7 to 12.

The report is made solely to the Charity's Trustees, as a body, in accordance with section 44 (1) (C) of the Charities and Trustee Investment (Scotland) Act 2005. My examination has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity's Trustees as a body, for my examination, for the report, or for those opinions I have formed.

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.

The Charity's Trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 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.

Signed _____ Douglas Hazlie 6th June 2026 Date

80 Bradan Avenue, Glasgow, G13 4HX

Coatbridge Middle Parish Church

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and previous year dealing with items, which are considered material to the accounts, are set out below.
The charity has adopted the requirements of the Statement of Recommended Practice; Accounting and Reporting by Charities (effective January 2019). Accordingly, the accounts of the charity are prepared on a receipts and payments basis.

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, 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 (2019).

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 which is 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 from them is used for the purpose defined in accordance with the object 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 funds.

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.

Taxation

Coatbridge Middle Parish Church 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 V.A.T. and resources expended therefore include irrecoverable input V.A.T.

Coatbridge Middle Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
Receipts						
Donations	**3**	16866			16866	24084
Legacies			-		-	-
Activities for generating funds						1263
Bank & Deposit interest		2387			2387	4013
		19253	0		19253	29360
Other receipts	**7**	11347			11347	4804
Total receipts		30600	0		30600	34164
Payments						
Costs of generating funds	**4**	-				350
Charitable activities	**4**	46377			46377	53880
Governance costs		-			-	-
Other payments		-			-	-
Total payments		46377			46377	54230
Excess of receipts over payments for the year before transfers		-15777	0		-15777	-20066
Transfers		-	-	-	-	-
Excess of receipts over payments for the year		-15777	0		-15777	-20066

Coatbridge Middle Parish Church
Statement of Balances
As at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
At 1 January 2025	120142	2375	9405	131922	151988
Excess/deficit of Receipts over Payments	-15777	-	-	-15777	-20066
At 31 December 2025	104365	2375	9405	116145	131922

The accounts were approved by the Kirk Sessionand Financial Board on 22 March 2026

For and on behalf of the Kirk Session and Financial Board.

G. Russell

G Russell (Session Clerk)

David QC

D Craig (Treasurer)

Coatbridge Middle Parish Church
Notes to the Account
Year ended 31 December 2025

1 Trustee remuneration and related party transactions

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

2 Movement in Funds

	At 01/01/2025 £	Receipts £	Payments £	Transfers £	At 31/12/2025 £
Unrestricted funds					
Designated Fabric Fund	9587	-	-1280		8307
Special Project Fund	627				627
General Bequest Fund	13032	10709		-20000	3741
General Fund Reserve	530				530
Youth Development Fund	4011		-397		3614
Calum Muir Fund	92095	2387	-1400	-6000	87082
General Fund	260	17504	-43300	26000	464
	120142	30600	-46377	0	104365
Restricted Funds					
Kirk Session Fund	40				40
Session Benevolent Fund	403				403
Stained Glass Window Fund	1059				1059
McGregor Organ Fund	326				326
Holiday Club	322				322
Flower Fund	225				225
	2375	0	0	0	2375
Endowment Funds					
McLaren Bequest	9405				9405
	9405				9405
Total Funds	131922	30600	-46377	0	116145

Coatbridge Middle Parish Church
Notes to the Account
Year ended 31 December 2025

Purposes of Endowment Funds

McLaren Bequest - the income from this fund is to be used topay for Leadership Training for elders and youth leaders.

Purposes of Restricted Funds

Kirk Session Fund - to be used at the discretion of the ministerand Kirk Session to cover ad hoc expenses.

Kirk Session Benevolent Fund - for use at the discretion of the Kirk Session to provide financial assistance.

Stained Glass Window Fund - to be used for the upkeep of the stained glass windows.

McGregor Bequest - to be used for organ related expenses.

Flower Fund - to provide flowers for display during services and thereafter distribution to Church members for particular occasions, for example, illness, bereavement,aged.

Holiday Club Fund - to cover summer Holiday Club expenses.

Purposes of Designated Funds

Fabric Fund - set aside for the maintenance of Church property.

Project Fund - funds set aside for special projects required from time to time.

Youth Development Fund - funds set aside to support the youth work in the Church.

Calum Muir Bequest - the income from this fund is to be used for Sunday School, Bible Class and Youth and other organisational expenses.
The capital sum is considered as unrestricted and can be disbursed at the discretion of the Board and Session.

Coatbridge Middle Parish Church
Notes to the Account
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of donations					
WFO Scheme (non Gift aid)	10770			10770	14155
Gift Aid donations	3600			3600	5280
Tax recovered on Gift Aid donations					1195
Ordinary offerings (Open plate)	1221			1221	1884
Other offerings, donations etc	1275			1275	1570
	16866		-	16866	24084
4 Analysis of Payments					
Cost of generating funds					
Offering envelopes	-				350
Charitable activities					
Ministries & Mission allocation	14829			14829	13989
Presbytery dues	447			447	514
Minister's expenses	-			-	-
Pulpit supply	1510			1510	4387
Other staffing costs	10380			10380	10405
Fabric repairs & maintenance	2688			2688	6199
Heat & light	7743			7743	5303
Insurance	3090			3090	3174
Printing,stationery & postage	562			562	341
Other expenses	5128			5128	9568
	46377	-	-	46377	53880
Governance costs	-	-	-	-	-
Other payments	-	-	-	-	-
	-	-	-	-	-

Coatbridge Middle Parish Church
Notes to the Account
Year ended 31 December 2025

5 Ministers 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 years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the tenth and subsequent years) £39,856.

6 Collections for Third Parties

	2025 £	2024 £
Ekwendeni Hospital, Malawi	-	130
Poppy Scotland	-	192
Retiring collections	158	121
	158	443

7 Other income

	2025 £	2024 £
Retiring collections (for charities)	158	121
Special collections (for charities)	-	322
Fabric (insurance refund)	-	2726
Legacy/bequests	10709	1000
Hall lets	480	490
Funerals/Weddings/Baptisms	-	145
	11347	4804

8 Consolidated Fabric Fund

At 31 December 2025 amounts totalling £346,176 (2024 - £336,762} were held on behalf of the church.

Coatbridge Middle Parish Church
Appendix to the accounts
Year ended 31 December 2025

Funds held by Church of Scotland General Trustees for the benefit of the Trustees

	2025 £	2024 £
Revenue account	25,625	16,211
Temporary account	320,551	320,551