



**SOUTH CALDER
PARISH CHURCH
OF SCOTLAND**

**(Formerly Wishaw, Cambusnethan North
Parish Church of Scotland)**

**Report of the Trustees, Receipts & Payments
for the year ending 31st December 2025**

Charity No SC013037

Congregational Reference 171186

South Calder Parish Church of Scotland
(formerly Wishaw Cambusnethan North Parish Church of Scotland)
Trustees' Annual Report
Year ended 31 December 2025

The trustees present the annual report and accounts for South Calder Parish Church (formerly Wishaw Cambusnethan North Parish Church of Scotland) for the year ended 31 December 2025

Reference and Administrative Information

Charity Name: South Calder Parish Church
(formerly) Wishaw Cambusnethan North Parish Church of Scotland

Charity Registration Number: SC013037

Congregation Reference No: 171186

Contact Address: South Calder Parish Church
125 Old Manse Road
Wishaw
ML2 0EW

Trustees of South Calder Parish Church from 1st January 2026 (date of the change of name)

South Calder Trustees	Rev. Stewart Cutler Joyce Henderson Gladys Speirs Fay Parker David Dodds Grace Todd	Margaret Bell Linda Jones Matthew Gray Eric Wagner Tom Gormill	Laura Brown Steven Marshall Jack Alexander Rhona Bell Stewart Govan	Wendy Cameron Anne McGowan June Irvine George Scott Alison Drinnan
Elders who were Trustees of Cambusnethan North but are no longer Trustees	Linda Armstrong Scott Forbes Sandra Preston Kate Strachan Linda Thomson James Armstrong David Strachan	Jacqui Bicknell June Holmes John Scott Catherine Taylor May Torrance Arwyn Birchall	Ronnie Brown Henry Kelly Moirra Stevenson Gordon Taylor Elizabeth Waddell Catherine Glidden	Isobel Campbell Tom McIvor Norrie Stevenson Joyce Thomson Henry Watson Roy Preston

Principal Office-bearers

Interim Moderator	Rev. Stewart Cutler
Locum:	Lynette Jardine
Session Clerk	June Irvine
Assistant Session Clerk	Fay Parker
Church Treasurer:	Janet Anderson

South Calder Parish Church of Scotland
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Trustees' Annual Report
Year ended 31 December 2025

Independent Examiner

Emma Holland ACCA
EAC Accountancy Ltd
191 Station Road
Shotts
ML7 4BA

Bankers

Royal Bank of Scotland
62 Hamilton Road
Motherwell ML1 3DA

Structure, Governance and Management

Governing Document

South Calder Parish Church of Scotland is administered in accordance with the terms of the Deed of Constitution.

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. Under the Unitary Constitution the Finance and Property Committees make recommendations to the Kirk Session and report back on actions that have been carried out on the recommendations.

Organisational Structure

Wishaw, Cambusnethan North Parish Church of Scotland adopted Unitary Constitution in January 2020 and certain responsibilities are delegated to the Finance Committee and the Property committee as appropriate. These committees make recommendations to The Kirk Session, which met seven times a year, moderated by the Interim Moderator, and was responsible for spiritual affairs within the church.

Objectives and Activities of Cambusnethan North Parish Church in 2025

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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

We had one service of worship each week at 11.00am on Sundays. We also have the facility to Live Stream the service. We have active Youth Organisations and can boast a Boys' Brigade Company (5-18yrs); Brownie Pack (7-10yrs); Rainbow Group (5-7yrs); and The Children's Church (4-11) during Sunday Service).

We also have an active Social Group who organise various social events including our Cafe Church, themed afternoon teas and fund raising. Our Outreach Group have organised events for our Christian Festivals and a Christmas Concert which involves our Choir and Newmains Band with the community and members from our neighbouring church coming along to enjoy a musical evening. For adults there is our Ladies Group; Friendship Club (for the over sixties) and a Walking Group which involves our neighbouring church and members of the community. We also hold a Café Church on Wednesday afternoons where members of the community can come along and join with members of our church in fellowship. Our Prayer Group is called the Missing Link and offers prayers for people in our community as well as church members who are in need of support by prayer.

We are a very active congregation with a Choir who provide concerts at other churches and care establishments as well as leading public worship.

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Trustees' Annual Report
Year ended 31 December 2025

Along with our neighbouring congregation a community venture called MADE4U IN ML2 is now well established and successful – this has been formed into a Limited Company, has full time employees and offers activities, care, counselling and support to young people and families.

Achievements and Performance

The activities mentioned above are very successful and attract a number of members. Approximate numbers participating were as follows:

Friendship Club	28	Brownies	8(plus 3 staff)
Walking Group	22		
Ladies Group	16		
Choir	20	Children's Church	5(plus 4 leaders)
Missing Link	6		
Social Events	50		
Boy's Brigade	31	Anchor Section: 6, Junior Section:8, Co. Section:5	
		Seniors: 2, Leaders: 10 (inc. Staff Sergeants)	

Financial Review

The principal source of income is through the weekly giving of members by Weekly Free Will Offering Scheme (by envelope – 47; by standing order – 36) and Open Plate (varies). There are 95 members using The Gift Aid Scheme. There has been a decrease in offerings this year of £10,000.

In 2025 we had concerns about the reduction in offerings combined with an increase in running costs. Our anticipated union with other congregations in January 2026 and the ultimate sale of unused buildings may alleviate this a little going forward.

To ensure meeting our monthly commitments, £17,000 was transferred from our central reserves.

During the year donations were made to Erskine Veterans Charity, NHS Greater Glasgow Spinal Unit, Lanarkshire Cancer Care Trust, Alzheimer's Scotland, Renal Unit Monklands, Marie Curie, African Vision and St Andrews Hospice.

See note 6, page 10

Reserves Policy

It is the Trustees' policy to hold reserves and these are principally associated with the Fabric and General Account, the Fabric Fund and Reserve Account. At the year end the value of these reserves was £177,173.

Giving 2 Grow Contributions

These have been paid in full and are paid in ten equal payments by standing order.

National Stewardship Campaign

As a congregation we continued to promote the Stewardship of Time and Talents during 2025. As the church was marked for closure at the end of December 2025 to unite as South Calder Parish Church, stewardship moving forward will be under the auspices of the new Kirk Session.

South Calder Parish Church of Scotland
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Trustees' Annual Report
Year ended 31 December 2025

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to 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. They 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 on 29/3/2026:

Hinda L Jones

Anne G. McGowan

South Calder Parish Church of Scotland

SC013037

For the year ended 31 December 2025

Independent Examiner's Report to the Trustees of South Calder Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on page 6 to 11.

Respective responsible of the 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 Act (Scotland) Regulation 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 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 (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
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name:

Emma Holland FCCA
EAC Accountancy Limited

Address:

191 Station Road
Shotts
North Lanarkshire
ML7 4BA

Date:

31/05/25

South Calder Parish Church of Scotland
(formerly Wishaw Cambusnethan North Parish Church of Scotland)
Statement of Receipts and Payments
Year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations		~	~	~	19,487
Offerings		33,542	~	33,542	43,550
Collection		~	~	~	1,642
Tax recovered on Gift Aid Donations		9,489	~	9,489	10,896
Investment Income		6,554	~	6,554	4,602
		<u>49,585</u>	<u>~</u>	<u>49,585</u>	<u>80,177</u>
Rent of Hall		3,652	~	3,652	3,560
Outreach		~	~	~	6,778
Council Tax Rebate		~	~	~	7,310
Other Receipts	3	2,318	240	2,558	12,341
<u>Total Receipts</u>		<u>55,555</u>	<u>240</u>	<u>55,795</u>	<u>110,166</u>
<u>Payments</u>					
	4				
Costs of generating funds		~	~	~	165
Charitable activities		96,184	2,699	98,883	110,729
Governance costs		70	~	70	70
<u>Total Payments</u>		<u>96,254</u>	<u>2,699</u>	<u>98,953</u>	<u>110,964</u>
Excess of Payments over Receipts		<u>40,699</u>	<u>2,459</u>	<u>43,158</u>	<u>798</u>

South Calder Parish Church of Scotland
(formerly Wishaw Cambusnethan North Parish Church of Scotland)
Statement of Balances
As at 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Funds Reconciliation</u>				
Cash at bank and in hand - 31.12.24	165,173	13,767	178,940	179,738
Excess of Payments over receipts for the year	40,699	2,459	43,158	798
Cash at bank and in hand - 31.12.25	<u>124,474</u>	<u>11,308</u>	<u>135,782</u>	<u>178,940</u>
<u>Investments at Market Value</u>				
10,086 units Co S Investors T G Fund			<u>69,392</u>	<u>64,349</u>

Approved by the trustees on 29/03/2026:

Hinda L. Jones
Anee G. McGowan

South Calder Parish Church of Scotland
(formerly Wishaw Cambusnethan North Parish Church of Scotland)
Statement of Balances 31st December 2025
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year ministerial expenses were reimbursed. One trustee Henry Watson received £4,200 remuneration for musical accompaniment services. No national insurance contributions were paid.
None of the other trustees received any remuneration or were reimbursed expenses in the year ended 31st December 2025.

2 Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	22,683	45,323	73,334	17,000	11,672
Fabric Fund	38,111	2,624	17,054	~	23,681
Reserve Fund	17,091	704	~	(7000)	10,795
Choir	136	326	149	~	313
Friendship	994	837	1,831	~	~
Ladies Group	408	567	975	~	~
Cafe Church	1,162	1,616	2,778	~	~
Children's Church	1,081	~	133	~	948
James Graham Legacy	83,507	3,532	~	(10000)	77,039
Holiday Club	~	26	~	~	26
	<u>165,173</u>	<u>55,555</u>	<u>96,254</u>	<u>~</u>	<u>124,474</u>
Restricted funds					
Flower Fund	636	240	773	~	103
Missional Donation	12,350	~	1,926	~	10,424
Grant	781	~	~	~	781
	<u>13,767</u>	<u>240</u>	<u>2,699</u>	<u>~</u>	<u>11,308</u>
Total Funds	<u>178,940</u>	<u>55,795</u>	<u>98,953</u>	<u>~</u>	<u>135,782</u>

South Calder Parish Church of Scotland
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Statement of Balances
As at 31 December 2025
Notes to the Accounts

	2025 £	2024 £
3 Other Receipts		
Funeral	200	~
Life & Work	513	~
Daffodil Tea	915	~
Lenton Lunches	930	~
General	~	12,341
	<u>2,558</u>	<u>12,341</u>

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
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4 Analysis of Payments

Cost of Generating Funds

Offering Envelopes	~	~	~	165
	<u>~</u>	<u>~</u>	<u>~</u>	<u>165</u>

Charitable Activities

Giving 2 Grow	38,079	~	38,079	40,355
Presbytery dues	1,111	~	1,111	1,090
Minister's expenses	2,250	~	2,250	425
Locum	335	~	335	~
Pulpit supply	200	~	200	900
Other staffing costs	9,326	~	9,326	10,025
Fabric repairs & maintenance	17,054	~	17,054	3,549
Council tax	~	~	~	4,760
Heat and light	11,532	~	11,532	11,935
Insurance	3,976	~	3,976	3,526
Other building costs	544	~	544	2,654
Church office expenses	2,104	~	2,104	1,881
HMRC	993	~	993	686
Outreach	4,590	~	4,590	17,029
Funds	~	~	~	1,795
Other expenses (note 7)	4,090	2,699	6,789	10,119
	<u>96,184</u>	<u>2,699</u>	<u>98,883</u>	<u>110,729</u>

Governance Costs

Independent Examiner's Fee	70	~	70	70
	<u>96,254</u>	<u>2,699</u>	<u>98,953</u>	<u>110,964</u>

South Calder Parish Church of Scotland
(formerly Wishaw Cambusnethan North Parish Church of Scotland)
Statement of Balances 31 December 2025
Notes to the Accounts

5 Minister's Stipend

All Church of Scotland Congregations contribute to the National Stipend fund which bears the cost of all ministers 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 under review the minimum stipend was £ 32433. Maximum stipend in 5th and subsequent years of service £39856

	2025 £	2024 £
6 Collections for Third Parties		
NHS Spinal Unit	500	~
Jars of Grace	~	78
The Haven	200	~
St Andrews Hospice	550	352
Monklands Renal Unit	300	~
Christian Aid	~	345
Pauls Parcels	~	421
500 Miles	200	421
CHSS	~	309
LAMH	~	315
Lanarkshire Cancer Care	350	300
Living well Food Bank	~	100
Chris's House	~	300
Combat Stress	~	150
CHAS	~	513
Salvation Army	300	300
Erskine Veteran Hospital	300	150
African Vision	550	~
Alzheimers Scotland	500	~
Marie Curie	600	~
Newmains Band	240	~
	<u>4,590</u>	<u>4,054</u>

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
7 Other Expenses				
Tea	307	~	307	~
Gifts	711	~	711	~
CCLI	438	~	438	~
Induction Service	360	~	360	~
Burns Supper	367	~	367	~
Life & Work	546	~	546	~
Easter & Christmas	479	~	479	~
Taxis	224	~	224	~
Congregational Lunch	525	~	525	~
SCPC	133	~	133	~
General	~	2,699	2,699	10,119
	<u>4,090</u>	<u>2,699</u>	<u>6,789</u>	<u>10,119</u>

South Calder Parish Church of Scotland
(formerly Wishaw Cambusnethan North Parish Church of Scotland)
Notes forming part of the financial statements
For the year ended 31 December 2025

8 Funds

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship and to members of the congregation.

Missional Fund: Donation to reach out to the community

Presbytery Grant for 175th Anniversary.

Purposes of Unrestricted Funds

General Fund: To cover general running costs of Wishaw Cambusnethan North Parish Church of Scotland.

Reserve Fund: Funds set aside to offset any shortfall in general fund expenses and to cover expenses incurred with unexpected renewals and repairs.

Purposes of Designated Funds

Fabric Fund: Funds for the maintenance of the church property.

James Graham Legacy: For fabric and general congregational purposes.

Choir Fund: Funds to purchase music resources for use in worship and to cover choir expenses.

Friendship Fund: To cover expenses of over 60's club incurred with meetings, speakers, outings etc.

Ladies' Group Fund: To cover general expenses of Ladies' group; savings for outings and nominated charity.

Children's Church: To purchase materials and cover general running costs for children.
The children also collect 5ps from congregation for minor church projects.