

**Wishaw New Kirk,
Church of Scotland**



**TRUSTEES' ANNUAL REPORT AND
RECEIPTS AND PAYMENTS ACCOUNTS
Year Ending 31st December 2025**

Congregation No: 171173

Charity No: SC 011253

Reference and Administrative Information

Charity Name: Wishaw New Kirk

Charity Registration Number: SC 011253

Congregation Reference No: 171173

Contact Address: Mrs Lesley Armstrong
67 Beltonfoot Way
Wishaw
ML2 0GA

Trustees

Rev. Dr Louise McClements (from 18th August 2025), Rev. Dr Ian McDonald (until 17th August 2025), Mrs Irene Adams, Mrs Irene Anderson, Mrs Maxine Anderson, Mrs Lesley Armstrong, Mrs Jean Brown (until 11th June 2025), Mr Iain Colquhoun, Mr John Cunningham, Mr Tom Donaldson, Mrs Jean Ewart, Miss Alison Gold, Miss Heather Gold, Mr Neil Hawthorn, Mrs Jacqueline Henderson, Mr Ronnie Millar, Mr Stuart McGowan, Mr Charles McNeilly, Mr Alan Nightingale, Mr Colin Russell, Mrs Elizabeth Seaton, Mr Daniel Young, Mr Graeme Vincent (until 20th July 2025) and Ian Monteith-Mathie

Principal Office-bearers

Interim Minister: Rev. Dr Louise McClements (from 18th August 2025)

Interim Moderator: Rev. Dr Ian McDonald to 17th August 2025)

Session Clerk: Ian G Monteith-Mathie

Finance Convenor: Gordon Rayment

Church Treasurer: Lesley Armstrong

Independent Examiner

Stewart Hillier, ACMA
10 Wallace Wynd
Law
Carluke
ML8 5FD

Bankers

Royal Bank of Scotland,
62 Hamilton Road
Motherwell
ML1 3DA

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the Unitary Constitution of the Church of Scotland, with the Kirk Session having responsibility for all matters relating to the governance, finance, property and administration of the congregation.

Recruitment and Appointment of Trustees

Members of the Kirk Session are split between Trustee (who are the charity trustees) and Non-Trustee Elders. There is no Congregational Board. 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 Interim Minister, who is a member of the Kirk Session, joined Wishaw New Kirk in June 2025 for a period of up to 2 years and was introduced by Presbytery.

Organisational Structure

The Kirk Session is chaired by the Interim Minister and meets seven times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for all financial and property matters within the church and for spiritual oversight of the congregation and Parish.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Wishaw New Kirk is formed from the union of three legacy churches: Cambusnethan Old & Morningside, Wishaw Old, and St Mark's. Each congregation carries its own story of worship, witness, and service, shaped by generations of faithful people. At the heart of our shared story is a powerful symbol of unity: the Bible displayed in the glass case in the small hall. This Bible originates from the original Cambusnethan Church. From that church grew our three legacy charges. In a very real sense, we have come full circle—returning, together, to our shared roots. This Bible binds us together in history, reminding us that while buildings and names may change, God's Word and God's faithfulness remain constant.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

2025 marked the first year of operation for Wishaw New Kirk following the union of Cambusnethan Old & Morningside Parish Church, Wishaw Old Parish Church and St Mark's Parish Church on 1 January 2025. Throughout the year, the Trustees have worked closely with the Interim Minister, Kirk Session and congregation to establish a strong foundation for the life and witness of the new congregation.

The congregation has made significant progress in bringing together members from the three legacy churches into a single worshipping and serving community. A significant milestone in the life of the congregation was the Service of Union and the introduction of the Interim Minister, which took place on 27 August 2025. This service marked an important step in the congregation's journey as it sought to build a shared identity and vision for the future.

Regular worship has continued throughout the year, supported by a dedicated team of volunteers, musicians and choir members. Worship services have also been made available online, extending the church's reach beyond those able to attend in person.

The congregation has also continued to celebrate key milestones in the lives of its members and the wider community. Baptisms and weddings have taken place throughout the year and remain a source of great joy and encouragement, reflecting the congregation's ongoing role in supporting individuals and families at significant moments in their faith journey. The Trustees are encouraged by the development of congregational life following the union. During the year, a new Sunday School was established, youth organisations were brought together, and a new Guild was formed. Existing organisations continued to flourish, including the Men's Club, Choir, Parent & Toddlers, Badminton Club, Boys' Brigade, Guides, Rangers, Brownies, Rainbows, Robins and the Brigade Band, all benefiting from increased participation and support from across the united congregation. Fellowship following worship has provided important opportunities for members to build new relationships, strengthen community ties and foster a sense of belonging within the new congregation.

Pastoral care has remained a central focus throughout a period of considerable change. The congregation has supported many families through bereavement and other life events, providing worship, pastoral care and practical assistance where required. The Trustees are grateful to all those who contribute to this important ministry.

Wishaw New Kirk continues to serve the wider community through the use of its buildings by a range of organisations and community groups. The congregation maintains an active presence through social media and online communications and seeks to provide a welcoming environment for all who engage with the church.

The Trustees have also overseen important progress in relation to the congregation's property strategy. During the year, the former Cambusnethan Old & Morningside and St Mark's manses along with the Wishaw Old Parish Church Building were progressed for sale. These developments form part of the congregation's wider strategy to ensure that property resources are aligned with future mission priorities and long-term financial sustainability.

Throughout this first year, the congregation has demonstrated resilience, generosity and a willingness to embrace change. The Trustees believe that Wishaw New Kirk is developing a strong platform from which to grow its worship, witness and service within the community and look forward with confidence to the opportunities ahead.

Financial Review

These accounts represent the first annual financial statements of Wishaw New Kirk following the union of Cambusnethan Old & Morningside Parish Church, Wishaw Old Parish Church and St Mark's Parish Church.

As anticipated following the union, overall congregational income has reduced compared with the combined income levels previously reported by the three legacy congregations. The principal sources of income continue to be weekly freewill offerings, standing order donations, one-off gifts and Gift Aid recoveries.

The Receipts and Payments Account reports an overall surplus for the year. However, this surplus includes the transfer of balances totalling £69,923 from the legacy churches following their incorporation into the congregation, which has been recognised within other income. Excluding this one-off transfer, the congregation would have recorded an operational deficit of £52,370 during the year.

The Trustees acknowledge that the congregation continues to face financial challenges. Nevertheless, through prudent financial management and careful control of expenditure, the underlying deficit has continued to reduce. The Trustees remain committed to identifying further efficiencies and opportunities to strengthen the congregation's financial position while continuing to support its mission and ministry. Subsequent to the financial year-end, reduced property-related expenditure has arisen following the disposal of the former Cambusnethan Old and St Mark's manses. In addition, the sale of the former Wishaw Old Parish Church property is expected to contribute positively to the congregation's longer-term financial sustainability. These disposals are expected to reduce ongoing property-related expenditure and strengthen the congregation's financial position. The future of the former St Mark's Church building remains under consideration and, should a satisfactory resolution be achieved, this would further assist in reducing ongoing property costs.

The Trustees, having considered advice from the Finance Committee, have reviewed the Giving to Grow (GTG) assessments levied for 2025 and 2026 and believe these charges to be disproportionate to the congregation's current financial circumstances. The Finance Convenor has been in ongoing dialogue with both Presbytery and the Church of Scotland's 121 team regarding these concerns. Following these discussions, the Finance Convenor will submit an appeal to the Church of Scotland requesting a reassessment of the amounts payable upon submission of these financial statements.

The GTG assessment for 2025 was calculated using the assessable income of the legacy congregations in 2023 (and for 2026, will use income in 2024). As a result, the current assessment reflects historical income levels that are no longer representative of the congregation's present financial position. In particular, income from Wishaw New Kirk has reduced significantly from the levels on which the assessment was based, resulting in a charge that the Trustees consider

unsustainable in the current operating environment.

At the year end, the 2025 GTG assessment remained partially unpaid and has therefore been recognised as a liability within the financial statements. However, the outstanding balance was settled in full before the financial statements were finalised and approved by the Trustees.

The congregation also experienced delays in recovering Gift Aid relating to 2025. Although the funds had not been received by the year end, the Trustees are satisfied that the amount is recoverable, and it has therefore been recognised as a debtor within the financial statements.

Alongside prudent management of expenditure, the congregation is exploring opportunities to strengthen its financial position through targeted improvements to its retained buildings. Such improvements are intended to enhance the facilities available to both the congregation and the wider community, while increasing opportunities for external use and the generation of additional income.

The Trustees remain committed to ensuring the long-term financial sustainability of Wishaw New Kirk while supporting its mission and ministry within the local community.

Reserves Policy

The Trustees recognise the importance of maintaining adequate reserves to safeguard the financial stability of the Congregation and to enable it to meet unforeseen expenditure. In addition to providing for unexpected costs, reserves help ensure that the Congregation can continue to meet its ongoing financial commitments, including Giving to Grow assessments, Presbytery dues, utility costs, ministerial expenses and other general operating expenses.

Given that the Church building is a listed property of significant age, the Trustees seek to maintain reserves at a level that will assist in meeting the potential costs of major repairs, maintenance and refurbishment projects, including, but not limited to, roof repairs and other fabric-related works.

The Property and Finance Committees undertake regular inspections and maintenance of the property to preserve its condition and minimise the risk of significant deterioration. However, recognising that substantial repair costs may arise unexpectedly, and that the Congregation must continue to meet its operational obligations, it remains the Trustees' policy to retain reserves at the highest practicable level consistent with the ongoing mission, ministry and financial requirements of the Congregation.

At the year end, the Congregation held unrestricted funds totalling £67,800, of which £61,326 was held in cash, excluding designated organisation accounts. The remaining £6,474 was held within other unrestricted fund balances.

In addition, the Congregation held restricted funds totalling £7,319 across three separate funds. These monies are subject to donor-imposed restrictions and can only be applied for the specific purposes for which they were given.

The Congregation's investment portfolio had a market value of £198,904 at the year end and forms an important component of the Church's overall financial resources.

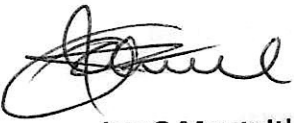
Trustees' Annual Report (cont)

Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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,



Ian G Monteith-Mathie
Session Clerk

Date

14/06/26

Wishaw New Kirk, Church of Scotland
SC 011253
Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 9 to 12.

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 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 of the statement of account for the year ended 31 December 2025, 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

Stewart Hillier, ACMA
10 Wallace Wynd
Law
Carluke
ML8 5FD

Date:

14th June 2026.

Wishaw New Kirk, Church of Scotland**Receipts and Payments Account****Year ended 31 December 2025**

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	4	69,518	0	0	69,518	31,686
Legacies		8,000	0	0	8,000	0
Activities for Generating Funds		3,374	0	0	3,374	3,896
Contributions from hall users		7,755	0	0	7,755	2,885
Bank and deposit interest		660	0	0	660	399
Investment income		5,398	0	0	5,398	5,421
		94,705	0	0	94,705	44,287
Rental of premises		2,411	0	0	2,411	4,800
LPW Vat Reclaim		3,639	0	0	3,639	0
Other receipts	3	71,372	7,319	0	78,691	102
<u>Total receipts</u>		172,127	7,319	0	179,446	49,189
<u>Payments</u>	5					
Cost of generating funds		382	0	0	382	140
Charitable activities		163,803	0	0	163,803	66,603
<u>Total Payments</u>		164,185	0	0	164,185	66,743
Excess of Receipts over Payments for the year before transfers		7,942	7,319	0	15,261	(17,554)
Transfers		0	0	0	0	0
Excess / (Deficit) of Receipts over Payments for the year		7,942	7,319	0	15,261	(17,554)

Wishaw New Kirk, Church of Scotland

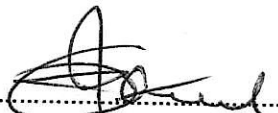
Statement of Balances

At 31 December 2025

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	59,858	0	0	59,858	77,412
Movement in year:					
Excess of Receipts over Payments for the year	7,942	7,319	0	15,261	-17,554
Bank & deposit balances carried forward	67,800	7,319	0	75,119	59,858
<u>Investments at market value</u>					
Church of Scotland Growth Fund (cost £72,261.41)	174,552	0	0	174,552	161,867
Church of Scotland Income Fund (cost £19,565.13)	24,352	0	0	24,352	21,843
	198,904	0	0	198,904	183,710
<u>Assets</u>					
Gift Aid Receivable	18,000	0	0	18,000	0
	18,000	0	0	18,000	0
<u>Liabilities</u>					
Giving to Grow	18,446	0	0	18,446	0
Gas and electricity	1,000	0	0	1,000	0
	19,446	0	0	19,446	0

The accounts were approved by the Trustees on 14 June 2026.

For and on behalf of the Kirk Session.

 Session Clerk

 Treasurer

Wishaw New Kirk, Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year, the Interim Minister, Rev Louise McClements, received reimbursement of expenses incurred totalling £450. In addition, Ian Monteith-Mathie, who is the Session Clerk, received £3,366.00 for providing his services as organist during the year.

2 Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds:					
General Fund	59,858	166,051	159,154	(5,429)	61,326
Choir	0	430	124	9	315
Guild	0	736	1,085	897	548
Sunday School	0	0	0	1,465	1,465
Thursday Club	0	331	204	323	450
Men's Fellowship	0	509	600	1,848	1,757
Bite & Blether (ARC)	0	154	86	779	847
Robins	0	351	296	144	199
Badminton Club	0	776	796	893	873
Parent and Toddler Group	0	1,606	1,647	61	20
Saturday Club	0	1,182	193	(989)	0
Midweek Club	0	1	0	(1)	0
	59,858	172,127	164,185	0	67,800
Restricted funds:					
J Currie Memorial Stone	0	458	0	0	458
Church and Hall Electrical Fund	0	4,753	0	0	4,753
Restoration and Renewal Fund	0	2,108	0	0	2,108
	0	7,319	0	0	7,319
Endowment funds: None					
	0	0	0	0	0
Total funds	59,858	179,445	164,185	0	75,119

Purposes of Designated Funds

General Fund: Used by the Trustees for all general income and expenditure.

Organisation funds are controlled by the committees of the individual organisations, all of which operate under the oversight of the Trustees. The organisation funds cover the operational costs of each organisation, and the committees are responsible for raising the funds and for maintaining accounting records. Organisations may disburse surplus funds by transfer to general congregational funds or to support other charities.

Purposes of Restricted Funds

J Currie Memorial Stone: This is a fund to assist with the costs relating to cleaning the Memorial stone at the front of the church building.

Church and Halls Electrical Upgrade Fund: Restricted for the purpose of assisting with the cost of upgrading the church and hall areas electrics.

Restoration and Renewals Fund: Restricted for the purpose of assisting with the cost of the restoration of the church.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Other Income					
Transfer from Cambusnethan Old and Morningside	21,220	7,319	0	28,539	0
Transfer from Wishaw St Mark's	48,703	0.00	0	48,703	0
Donations for Sunday Teas	1,200	0.00	0	1,200	0
Sale of plates	200	0.00	0	200	0
Organisation income	49	0.00	0	49	0
	71,372	7,319	0	78,691	0
4 Analysis of Donations					
WFO Scheme (non Gift Aid)	9,565	0	0	9,565	4,391
Gift Aid Donations	41,788	0	0	41,788	16,400
Open Plate	8,309	0	0	8,309	2,394
Tax Recovered on Gift Aid Donations	2,594	0	0	2,594	6,177
Other offerings and donations	1,901	0	0	1,901	345
Organisation offerings etc	4,341	0	0	4,341	1,339
Weddings and funerals	1,020	0	0	1,020	640
	69,518	0	0	69,518	31,686
5 Analysis of Payments					
<u>Costs of generating funds</u>					
Offering envelopes	382	0	0	382	140
	382	0	0	382	140
<u>Charitable activities</u>					
Giving to Grow (net) (see note 6)	63,874	0	0	63,874	9,365
Presbytery dues	2,827	0	0	2,827	720
Interim Minister's expenses	450	0	0	450	0
Pulpit supply	558	0	0	558	1,844
Locum salary	1,999	0	0	1,999	11,464
Locum travel expenses	522	0	0	522	1,986
Other staffing costs	11,478	0	0	11,478	7,318
Fabric repairs & maintenance	25,275	0	0	25,275	12,323
Council Tax (manse)	1,254	0	0	1,254	0
Heating and lighting	27,651	0	0	27,651	7,321
Insurance	12,450	0	0	12,450	3,995
Other building costs	1,615	0	0	1,615	0
Office and administration costs	2,619	0	0	2,619	1,185
Worship expenses	814	0	0	814	314
Training, Outreach, etc	2,820	0	0	2,820	277
Organisation operational costs	4,578	0	0	4,578	921
Donations to other charities	478	0	0	478	7,468
Bank charges	152	0	0	152	2
Other expenses	2,389	0	0	2,389	100
	163,803	0	0	163,803	66,603
	164,184	0	0	164,185	66,743

6 Giving to Grow Contributions

The arrangements in place for remitting Giving to Grow contributions are payment by standing order over 10 months, February to November. There was a shortfall of £18,446 for the Giving to Grow contribution for 2025.

7 Heritable Properties

Heritable properties, consisting of the church, halls and manse, are vested in the General Trustees of the Church of Scotland and are therefore not recorded in the accounts as assets of the congregation.

8 Minister's 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 fifth and subsequent years) £39,856.

	2025 £	2024 £
9 Collections for Third Parties		
<i>Charities</i>		
CHAS	0	200
Lanarkshire Cancer Care	0	1,000
Carluke Historical Society	0	20
LAMH	0	500
Diabetes UK	0	20
RSPB	0	20
2nd Wishaw Junior Section	0	300
Wishaw and District Brigade Band	0	400
SSPCA	0	200
Salvation Army	0	200
Christian Aid	668	0
	668	2,860

APPENDIX

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

	2025 £	2024 £
Capital Account		
Credit Balances held at 31 December at Cost	63,230	0
Market Value of Balances at 31 December	65,145	0
Revenue Account		
Credit Balances held at 31 December	110,840	0
Temporary Account		
Credit Balances held at 31 December	258,642	0
Individual Funds		
Credit Balances held at 31 December	12	0

Note: The Church holds capital and revenue accounts with the Church of Scotland Trustees which relate to proceeds from the sale of the manses from the legacy congregations.