

The Church of Scotland
Rutherglen West and Wardlawhill
Parish Church



Scottish Charity No: SC007585
Congregation No: 160880

Receipts and Payments Accounts
Year ended 31st December 2025

info@westandwardlawhill.org

westandwardlawhill.org

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND

Reference and Administrative Information

Charity Name: Rutherglen West and Wardlawhill Parish Church of Scotland

Charity Registration Number: SC007585

Congregational Reference Number: 160880

Contact Address: Elisabeth K Jackson
34 Westmuir Place
Rutherglen
Glasgow
G73 1HF

Principal Office-bearers

Minister: Vacant

Interim Moderator: Rev Ian Cathcart (Flemington Hallside Church)

Session Clerk: Alistair K McInnes

Clerk to the Congregational Board: Megan Ross

Church Treasurer: Elisabeth K Jackson

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND

Reference and Administrative Information (Cont'd)

Trustees

Douglas Aitken, Sandra Blakeley, Ray Brock, Ian Brown, Joyce Brown, Sandra Brown, Rev Ian Cathcart, Aileen Chambers, Margaret Cruthers, John Duckett, Jean Duncan, Margaret Feeney, Lesley Fletcher, Lettie Fotheringham, Drew Fraser, Elisabeth Jackson, Karen Johnston, Alex Kennedy, Sheena Kerr, Margaret Magill, Karen Mann, Tom McEwan, Alistair McInnes, Mary McInnes, Alan McMillan, Elizabeth Ross, Megan Ross, Robert Rowney, Andrew Scott, David Smith, Morag Smith, Isabelle Tennent, Robert Tennent.

Independent Examiner

Kristina Bowie FCCA
18 Ledi Road
GLASGOW
G43 2AJ

Bankers:

Royal Bank of Scotland,
1304 Duke Street
Glasgow
G31 5PZ

Bank of Scotland
82 Main Street
Rutherglen
G73 2HZ

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2025

The Trustees are pleased to present their Report and Accounts for the year ended 31st 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. As we have no minister at present, an interim moderator has been appointed 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 Kirk Session, which is chaired by the Minister or Interim Moderator, met five times during the year and is responsible for spiritual affairs within the Church. The Congregational Board is also chaired by the Minister or Interim Moderator, and during 2025 met ten times. It is responsible for all temporal matters of the Church. Certain responsibilities are delegated to a Business Committee for discussion and recommendations put forward prior to Congregational Board meetings being held.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2025

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. We are also involved in Rutherglen Churches Together, hosting some of the Holy Week services.

Rutherglen West and Wardlawhill Parish Church of Scotland is based in church buildings and halls to the west of Rutherglen Main Street at Western Avenue, Rutherglen, Glasgow, G73 1JQ. It is at this location that the congregation holds its services of worship each Sunday morning. There is also a fully utilised suite of halls to the east of Rutherglen Main Street at Hamilton Road, Rutherglen, Glasgow, G73 3DF.

Sunday worship takes the form of a service conducted each week by internal Worship leaders and also from worship leaders accessed from the presbytery's pulpit supply list. The Rev Ian Cathcart leads the Communion services as well as any other special services.

While Sunday worship is the focus of our weekly activities, Rutherglen West and Wardlawhill Parish Church of Scotland has activities each day of the week. Our halls in Western Avenue and also those situated at the east end of the burgh in Hamilton Road, Rutherglen, Glasgow, G73 3DF are used each day by uniformed organisations, church organisations and community groups.

The gardens in Western Avenue, which surround the church buildings, are open each day for members of the local community to enjoy. The Cairn, which is erected at the rear of the Church, is the focal point in the garden, and many plaques have been mounted on it by members of the congregation and the community in memory of loved ones. Several areas of seating are available, providing the opportunity for quiet reflection. The gardens are maintained by the Garden Team, this being a group of volunteers consisting of members of the congregation who meet every Saturday morning during the growing season. Each year, a Cairn memorial service is held in our garden.

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The community see our church and halls as a necessary venue for companionship and support.

Two church-run groups meet each week in the Western Avenue halls:

- The Friendship Café is on Tuesday mornings in the Western Avenue halls. This is a donation-based venture, which allows the Café to support the Church financially throughout the year.
- Busy Fingers is a group which meets each Friday afternoon for people to pursue craft projects.

The church also runs three community facilities under the banner of The Nurturing Nook:

- A Warm Hub Café on Mondays, which supplies soup, sandwiches, pies and company during the winter months.
- A Parent Café to provide a meeting point for parents and pre-school children each Thursday.
- A fitness and wellbeing group, Kru in the Kirk, meets each Thursday evening to encourage exercise in an enjoyable and friendly way.

These ventures have been growing in numbers and welcomed by our friends and neighbours in the community.

There are also the various sections of youth organisations held in both suites of halls each week.

- The Boys' Brigade meet in the Hamilton Road Halls each Thursday for their Anchor Boys, Junior Section, Company Section and Seniors. Unfortunately, due to numbers and staff difficulties, the company closed in September after serving the community for 111 years.
- The Scout Group meet in the Western Avenue Halls each Wednesday and, with the Beavers, Cubs and Scouts, cater for children from the age of 5 to 18 years.

Using our premises each weekday is a Nursery and Pre-School Class and an After-School Club.

There are also Community Groups such as:

- Rutherglen Table-Tennis Club
- Rutherglen and Cambuslang Rock and Pop Chorus Choir
- Parkinson's UK Group
- Tai Chi and
- Two African Church Groups.

We also support our community by providing accommodation for our local Citizens' Advice Bureau and Alcoholics Anonymous meetings.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
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News about church activities can be obtained in many ways:

- A bi-monthly newsletter, West and Wardlawhill News, is produced by a team of volunteers and is delivered/distributed/emailed and available online to Church members and adjoining parishes.
- A church website (westandwardlawhill.org) combines information from the church magazine and weekly intimation sheets to bring the Church's message to a wider audience. The church website also carries contact telephone numbers and information about the governance of our charity, including downloadable versions of our Constitution and this document.
- Social Media, e.g. Facebook
- Christmas Cards, detailing our activities, are hand-delivered each December to residents in the parish.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2025

Achievements and Performance

Although the Congregation of Rutherglen West and Wardlawhill Parish Church of Scotland was formed in 2007 by the very successful Union of two local Churches, namely the West Parish Church and Wardlawhill Parish Church, the building has been used for weekly worship for 175 years. This 175th anniversary was marked by a special service on Sunday, 2nd November, which was conducted by the Moderator of Glasgow Presbytery, Rev George Mackay. This was followed by lunch for all 200 attendees. At present, we have 212 members, with an average attendance of approximately 73 people worshipping on a typical Sunday.

Other special services held in the Rutherglen West and Wardlawhill Church sanctuary include:

- Communion services in March, June, October and December.
- A Divine service for the Local Orange Lodges.
- A Divine service for the local Masonic Lodges.
- A service to close the 195th Glasgow Boys' Brigade Company and the laying up of the Company Colours.
- The Remembrance Sunday service.
- A Gift Day service at which church members donated Christmas presents to local children.

We are still in a vacancy with the Rev Ian Cathcart of Flemington Hallside Church being appointed as Interim Moderator. With changes in the Presbytery Plan, we are in a grouping of churches consisting of Rutherglen Old, Fernhill & Cathkin, Bridgeton St Frances in the East and ourselves. The Presbytery Plan is to reduce the number of buildings and ministers within our group. As we move towards a union of ourselves and Rutherglen Old Parish, the two churches have been having monthly joint services alternately in each sanctuary. A small team of four members from each Kirk Session are also meeting regularly to bring this union to fruition.

The Ways and Means group normally organise a variety of social and fundraising activities throughout the year. These events include:

- Coffee mornings
- Involvement at the annual Rutherglen Landemer Day event and
- Our annual Christmas Fair.

While one of the principal aims of these activities is to raise funds for the Church, the other is to promote fellowship and community within the parish and beyond.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2025

Achievements and Performance (cont'd)

During the year, we have continued to work closely with Rutherglen and Cambuslang Food Bank, with donations of food and other necessities being made available by members of our congregation, with regular updates of the ongoing situation being given at each of our Board Meetings and Sunday services.

As can be seen, local groups and uniformed organisations regularly make use of our halls at Western Avenue and Hamilton Road, helping to keep our Church and its buildings firmly at the heart of the community. We are indeed fortunate to have these two sets of halls, which help us to ensure activities can take place at either end of the Royal Burgh of Rutherglen every day of the week.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2025

Financial Review

We have again this year adopted the Receipts and Payments method of preparing our Annual Accounts.

The General Fund is the key account of the Church as it sets out the normal day-to-day spending and how it is financed, which is mainly by givings from our members, Congregational Donations, other donations, fundraising events and income received for the use of our premises both at Western Avenue and Hamilton Road.

The level of offerings shows decrease of 5.1% from 2024. Our Gift Aid claim to HMRC for those donations and those collected under the Gift Aid Small Donation Scheme has also decreased by £453 from the previous year. On average, we continue to make claims quarterly on behalf of 47 members who have completed Gift Aid Declaration Forms, the majority using Gift Aid envelopes, but 18 by monthly or weekly Standing Order payments.

At the end of 2025, we have nine long-term lets spread between Western Avenue and Hamilton Road.

Total Receipts for the year amounted to £122,352. This includes £33,894 for hall lets, a Legacy of £7,000 and draw down from General Trustees of £12,000.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2025

Reserves Policy

It is the Trustees' policy to hold reserves to cover approximately 12 months of operational expenditure, but at the year-end, the Church held funds of £29,602 for purposes as specified in Note 2. In addition, the Church holds £7,442 of restricted funds for purposes as specified in Note 2.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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.

Appointment of Independent Examiner

Kristina Bowie has been appointed to act as an independent examiner to the charity

Approved by the Trustees and signed on their behalf by

Megan Ross

Megan Ross
Clerk to the Congregational Board

Dated **10/5/26**

Independent Examiner's Report to the Trustees of Rutherglen West and Wardlawhill Parish Church

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 12 to 16.

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 Account (Scotland) Regulations 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 which:

1. 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 to enable a proper understanding of the accounts to be reached.

Signed: Kristina Bowie

Name: Kristina Bowie

Address: 18 Ledi Road
Glasgow
G43 2AJ

Date: 14/5/26

Rutherglen West and Wardlawhill Parish Church of Scotland
Receipts and Payments Account
for the year ending 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
Receipts						
Donations	3	64,649			64,649	64,483
Legacies			7,000		7,000	1,000
Activities for Generating Funds		55			55	177
Bank & Deposit Interest		258	17		275	249
Investment Income		4,479			4,479	2,338
Rental of Premises		33,894			33,894	31,675
Draw down - General Trustees			12,000		12,000	52,807
Other income		0			0	0
		103,335	19,017	0	122,352	152,728
Assets & Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Sale of Investments		0	0	0	0	0
Total Receipts		103,335	19,017	0	122,352	152,728
Payments						
Cost of Generating Funds	4	786			786	1,179
Charitable Activities	4	95,805	12,217	0	108,022	153,307
Governance Costs	4	0	0	0	0	0
		96,591	12,217	0	108,808	154,485
Assets & Investments	4					
Total Payments		96,591	12,217	0	108,808	154,485
Excess of Receipts over Payments for the year before transfers		6,744	6,800	0	13,543	(1,758)
Transfers	2					
Excess of Receipts over Payments		6,744	6,800	0	13,543	(1,758)

Rutherglen West and Wardlawhill Parish Church of Scotland
Statement of Balances
At 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
Bank and Deposit Balances						
Bank and deposit balances brought forward		15857	7,641	0	23,498	25,256
Movement in year:						
Excess of Receipts over Payments		6,744	6,800	0	13,543	(1,758)
Bank and deposit balances carried forward	2	22,601	14,441	0	37,041	23,498
Investments at market value	7	44,376		5,470	49,846	48,162
Deposit Fund			75		75	72
Assets						
Gift Aid Receivable		1,755			1,755	3,573
		1,755	0	0	1,755	3,573
Liabilities						
C & R Foodbank		159			159	0
		159			159	0

The accounts were approved by the Trustees on 10th May 2026 and signed on their behalf by:

Megan Ross Clerk to the Congregational Board

Kim Jackson Treasurer

Rutherglen West and Wardlawhill Parish Church of Scotland
Statement of Balances
At 31 December 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005. The Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2 Movement in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
<i>Unrestricted funds</i>					
Designated Ways & Means Fund	259	7,694	500	-7,227	225
General Fund	15,600	114,641	108,091	7,227	29,377
	<u>15,858</u>	<u>122,335</u>	<u>108,591</u>	<u>0</u>	<u>29,602</u>
<i>Restricted funds</i>					
Redevelopment Fund	6,096		217		5,879
Baptism Fund Current Account	25	0			26
Kirk Session Benevolent Fund	1,520	17			1,537
	<u>7,641</u>	<u>17</u>	<u>217</u>	<u>0</u>	<u>7,442</u>
<i>Total Funds</i>	<u>23,500</u>	<u>122,352</u>	<u>108,808</u>	<u>0</u>	<u>37,043</u>

Purpose of Funds

Restricted Funds

Kirk Session Benevolent Fund: This is a fund that makes small bequests at the discretion of the Kirk Session.

Development Fund: This fund is used to carry out any development within the church.

Baptism Fund: This is a fund which is used for New Testaments at a Baptism.

Designated Funds

Ways & Means Fund: This fund is used to record the financial activity of the Ways & Means Group who raise fund for the church charitable activities such as coffee mornings and a Christmas Fayre.

General Fund

The General Fund, together with the Designated funds, represents the free reserves of the congregation. The trustees are free to use the General fund in furtherance of the Church's objectives.

Rutherglen West and Wardlawhill Parish Church of Scotland
Notes forming part of the accounts
At 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)	13,141			13,141	16,856
Gift Aid Donations	19,913			19,913	19,208
Tax Recovered on Gift Aid Dons.	8,904			8,904	9,357
Ordinary Offerings (Open plate)	3,788			3,788	2,765
Other Donations	5,566			5,566	3,424
Ways & Means	7,694			7,694	8,228
Other Receipts	4,901			4,901	3,316
Wedding/Funeral Donations	400			400	855
Flowers	341			341	474
	64,649	0		64,649	64,483
4 Analysis of Payments					
Cost of Generating Funds					
Fundraising Costs	500			500	864
Offering Envelopes	286			286	315
	786	-	-	786	1,179
Charitable Activities					
Giving To Grow	29,042			29,042	25,836
Ministry & Mission	-			-	52,807
Presbytery dues	2,483			2,483	3,605
Pulpit Supply	1,104			1,104	2,369
Other salary costs	12,625			12,625	12,522
Building maintenance costs	4,774			4,774	7,973
Other building costs	37,383	12,000		49,383	36,717
Organ & music	-			-	-
Church office expenses	569			569	613
Other expenses	6,514			6,514	8,711
Redevelopment Fund		217		217	618
Kirk Session Benevolent Fund		-		-	100
Flowers	519			519	715
Internet	792			792	720
	95,805	12,217	-	108,022	153,307

Rutherglen West and Wardlawhill Parish Church of Scotland
Notes forming part of the accounts
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4 Analysis of Payments (Cont'd)					
Governance Costs					
Independent Examiner's fee	0			0	0
Other Payments					
Purchase of Investments	0			0	0
Purchase of Fixed Assets	-	-	-	-	-
	0	0	0	0	-
	-	-	-	-	-
Total	96,591	12,217	-	108,808	154,486

5 Trustee Remuneration and Related Party Transactions

The following sums were paid out during the year: A J Electircal, a business owned by the husband of Trustee K Johnston £192. Bridgewater Ltd, a business owned by the son of I & R Tennent £1,080

6 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. 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) was £39,856.

7 Investments

	Market Value at 1 Jan 2025 £	Purchases £	Disposals on Revaluation at 31 Dec 2025 £	£	£
COSIT Income Fund	43,090			1,286	44,376
COSIT Growth Fund	5,072			398	5,470
	48,162			1,684	49,846
Held in respect of:					
Unrestricted Funds					
General Fund	43,090			1,286	44,376
Endowments Funds					
General Fund Bequests	5,072			398	5,470
	48,162			1,684	49,846
Deposit Fund	72			3	75

Rutherglen West and Wardlawhill Parish Church of Scotland
Notes forming part of the accounts
At 31 December 2025

Collections for Third Parties	2025	2024
	£	£
Lodging House Mission	£ 100	£ 100
Cambuslang and Rutherglen Food Bank	£ 312	£ 483
Church House	£ 88	-
Our Daily Bread	£ 38	-
Cross Reach	£ 50	-
Total	588	583

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	<u>339,543</u>	<u>339,543</u>
 REVENUE ACCOUNT		
Credit Balances at 31 December	<u>16,426</u>	<u>14,346</u>
 Temporary Funds	<u>0</u>	<u>0</u>