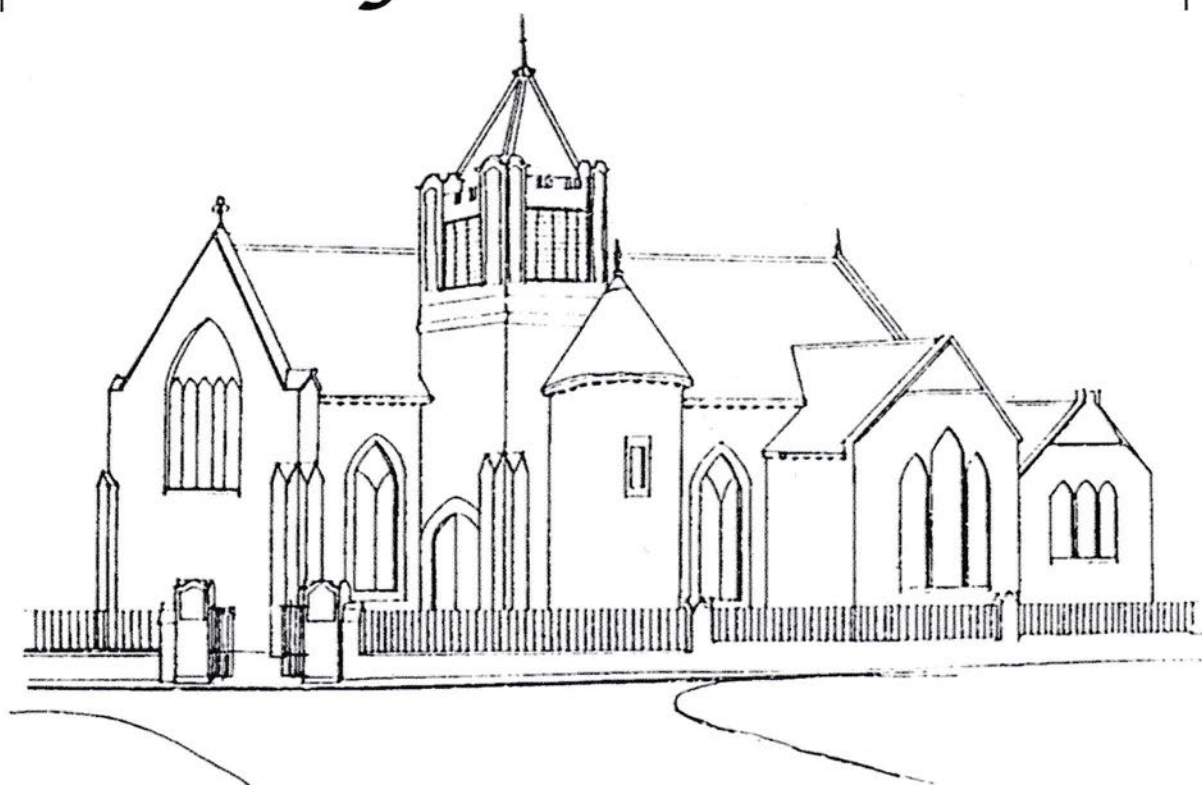


*Wishaw  
Cambusnethan North  
Parish Church  
of Scotland*



**REPORT OF THE TRUSTEES AND RECEIPTS &  
PAYMENTS**

**for the year ending  
31st DECEMBER 2024**

**Charity No. SC013037**

**Congregation Reference 171155**

**Wishaw Cambusnethan North Parish Church of Scotland**  
**Trustees' Annual Report**  
**Year ended 31 December 2024**

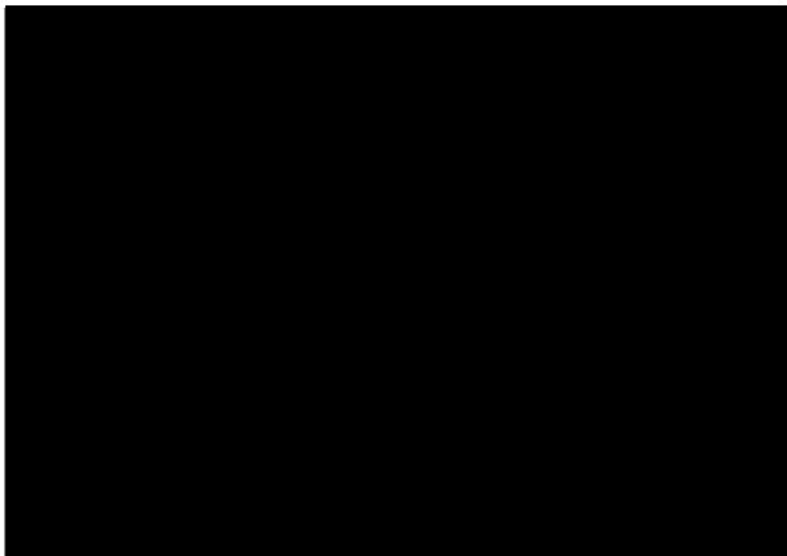
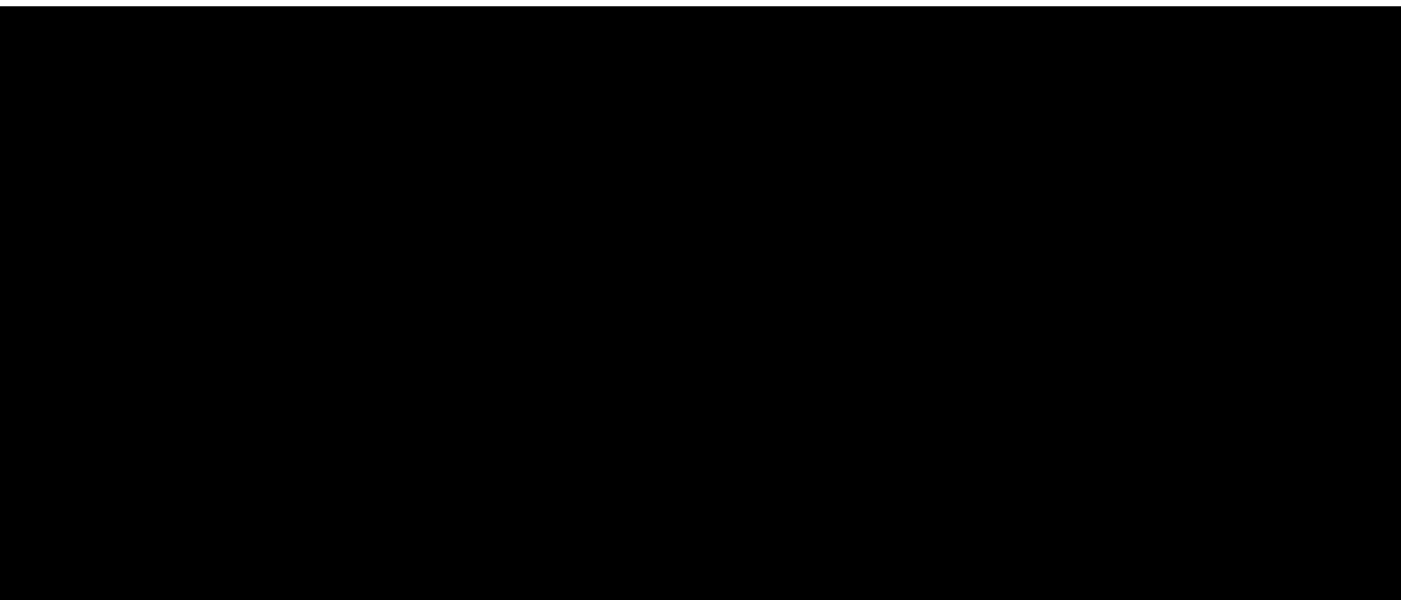
The trustees present the annual report and accounts for Wishaw Cambusnethan North Parish Church of Scotland for the year ended 31 December 2024

**Reference and Administrative Information**

Charity Name: Wishaw Cambusnethan North Parish Church of Scotland

Charity Registration Number: SC013037

Congregation Reference No: 171155



**Bankers**

Royal Bank of Scotland  
62 Hamilton Road  
Motherwell ML1 3DA

# **Wishaw Cambusnethan North Parish Church of Scotland**

## **Trustees' Annual Report**

### **Year ended 31 December 2024**

#### **Structure, Governance and Management**

##### **Governing Document**

Wishaw, Cambusnethan North 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**

Our Church 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 The Kirk Session, which meets seven times a year which is moderated by the Interim Moderator and 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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

We have one service of worship each week at 11.00am on Sundays. We also have the facility to Live Stream the service which was advantageous during lockdown. 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). Children's Church began in August 2021 and we look forward to this venture being an ongoing success in 2024.

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. This year we received a Grant of £2000 funding which enabled us to fund events to celebrate our 175<sup>th</sup> Anniversary. We also received an anonymous donation of £16,360 which was specified for missional work which has allowed us to expand our outreach into the community.

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

We are active in the Ecumenical Group – Wishaw Churches Together and are members of Forth Valley and Clydesdale Presbytery's Local Area Mission Committee (both groups promote social and worship activities of which we are a part).

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.



# **Wishaw Cambusnethan North Parish Church of Scotland**

## **Trustees' Annual Report**

### **Year ended 31 December 2024**

#### **Achievements and Performance**

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

Friendship Club	28	Brownies	8(plus 3 staff)
Walking Group	22	Rainbows	2(plus 3 staff)
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 – 55; by standing order – 49) and Open Plate (varies). There are 98 members using The Gift Aid Scheme. There has been a decrease in offerings this year of £3,392 due to a decrease due to liberality. Fund raising initiatives have now resumed and we have seen many of our usual events taking place once again.

We have still, as a congregation, financial concerns regarding the large increase in running costs generally; we have however completed the installation of vision monitors around the sanctuary and these are used to enhance worship. Our Sound System was upgraded to enable us to Livestream our Sunday services. Other fabric work of a maintenance and repair nature have also been completed and all major works are now complete and recorded in previous reports. Over the year we transferred £10,000 from James Graham Legacy to augment our General Fund to ensure we are able to meet our monthly commitments and £12,000 from our Fabric Account to Fabric Account held for repairs (both held in 121 George Street). The receipts of £38,798.00 is made up of other receipts noted in the statement of balances and not shown under the £65,049. The Fabric Account Balance shown as £38,111 is made up £2,409 held in our Fabric Current Account and £35,702 held in our Fabric Account held in the Investors Trust 121 George Street.

During the year donations were made to 500 Miles £421, Paul's Parcels £421, Erskine Hospital £150. Combat Stress £150, CHSS £309, Lanarkshire Cancer Care £300, Living Well Foodbank £100 and others. 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 church held unrestricted funds of £165,173 of which £38,111 is for Fabric £2,409 of which is held in our Fabric Current Account and the balance of £35,702 held at 121 George Street and £3,781 for use of Church groups. The remaining balance of £123,281 set aside for concerns mentioned above. It could be considered that these reserves are higher than normally expected, however the Trustees are aware of the age of our premises and see it as prudent to hold monies for future renewals and repairs.

#### **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 have completed Stewardship of Time, Talents and Money however we continue to promote the Stewardship of Time and Talents on an ongoing basis and it is planned to have a Congregational Financial recommitment in 2025 if circumstances allow.

**Wishaw Cambusnethan North Parish Church of Scotland**  
**Trustees' Annual Report**  
**Year ended 31 December 2024**

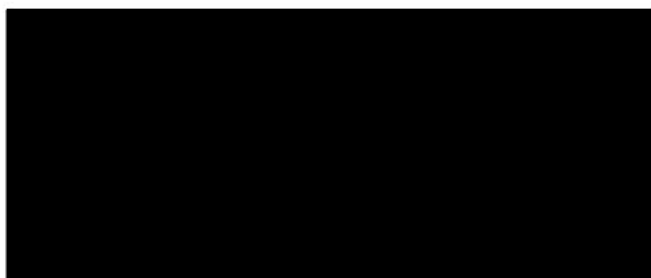
**Statement of Trustees' Responsibilities**

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 18<sup>th</sup> March 2025 and signed on their behalf by:



# **Wishaw Cambusnethan North Parish Church of Scotland**

## **Independent Examiner's Report**

### **To the Trustees of Wishaw Cambusnethan North Parish Church of Scotlan**

I report on the accounts of the Charity for the year ended 31st December 2024 which are set out on pages 6 to 11

#### **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) (a) to (c) 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.

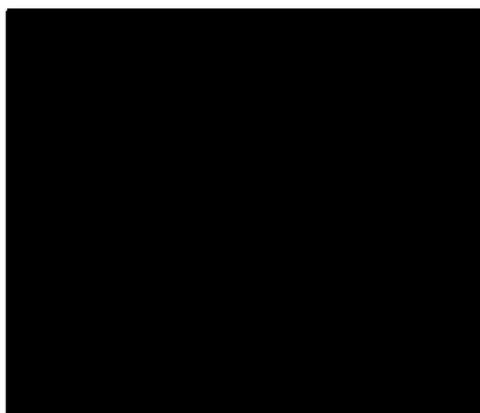
#### **Basis of independent examiner's statement**

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 8 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.



Date: 18/03/2025



**Wishaw Cambusnethan North Parish Church of Scotland**  
**Statement of Receipts and Payments**  
**Year ending 31st December 2024**

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
<b><u>Receipts</u></b>		£	£	£	£	£
Donations		897	18590		19,487	2,452
Offerings		43,550			43,550	46,942
Collection		1,642			1,642	1,682
Tax recovered on Gift Aid Donations		10,896			10,896	9,800
Investment Income		4,602	0		4,602	5,048
		<u>61,587</u>	<u>18590</u>	<u>0</u>	<u>80,177</u>	<u>65,924</u>
Rental of Hall		3,560			3,560	3,605
Outreach		6,778	0		6,778	2,036
Pulpit Supply		0	0	0	0	0
Council Tax Rebate		7310			7310	0
HMRC JRS		0	0	0	0	0
Receipts from 121 Investors Trust		0	0	0	0	15,000
Other Receipts		12,341			12,341	38,798
<b><u>Total Receipts</u></b>	<b><u>3</u></b>	<u>91,576</u>	<u>18590</u>	<u></u>	<u>110,166</u>	<u>125,363</u>
<b><u>Payments</u></b>						
Costs of generating funds		165			165	180
Charitable activities		104,740	5,989		110,729	94,071
Independent examiner's fee		70			70	70
<b><u>Total Payments</u></b>	<b><u>4</u></b>	<u>104,975</u>	<u>624</u>	<u></u>	<u>110,964</u>	<u>94,321</u>
<b>Excess of Payments over Receipts for the year before transfers</b>		<b>-13,399</b>	12601		-798	31,402
<b>Transfers</b>		<b>0</b>	0		0	0
<b>Excess of Payments over Receipts after transfers</b>		<u><b>(13,399)</b></u>	<u>12,601</u>	<u></u>	<u>(798)</u>	<u>31,402</u>

# Wishaw Cambusnethan North Parish Church of Scotland

## Statement of Balances

At 31 December 2024

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
				2024	2023
	£	£	£	£	£
<b><u>Funds Reconciliation</u></b>					
Cash in bank and in hand - 31.12.23	178,572	1,166	0	179,738	148,696
Excess of Payments over Receipts for the year	(13,399)	12,601		(798)	31,402
Cash in bank and in hand - 31.12.24	<u>165,173</u>	<u>13,767</u>	<u>0</u>	<u>178,940</u>	<u>179,738</u>

## Investments at market value

10,086 units CoS Investors T G Fund	<u></u>	<u></u>	<u></u>	<u>64,349</u>	<u>58,802</u>
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## Other Assets

## Liabilities

accrued charges	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
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The accounts were approved by the Kirk Session on

18th March 2025

For and on behalf of the Kirk Session

Treasurer



# **Wishaw Cambusnethan North Parish Church of Scotland**

## **Statement of Balances 31st December 2024**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

During the year ministerial expenses were reimbursed. One trustee [REDACTED] 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 2024.

#### **2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	20,364	75,411	(95,342)	22,250	22,683
Fabric Fund	50,433	3,557	(3,879)	(12,000)	38,111
Reserve Fund	16,242	849			17,091
Choir	262	90	(216)		136
Friendship	349	2,238	(1,593)	0	994
Ladies Group	919	1,307	(1,568)	(250)	408
Café Church	0	3,422	(2,260)		1,162
Children's Church	1098	100	(117)		1,081
James Graham Legacy	88,905	4,602		(10,000)	83,507
	178,572	91,576	(104,975)	0	165,173
<b>Restricted funds</b>					
Flower Fund	1166	230	(760)		636
Missional Donation	0	16360	(4,010)		12350
Grant	0	2000	(1,219)		781
	1,166	18590	(5,989)		13,767
<b>Endowment funds</b>					
<b>Total funds</b>	179,738	110,166	(110,964)		178,940

**Wishaw Cambusnethan North Parish Church of Scotland****Statement of Balances 31st December 2024****Notes to the Accounts**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2,024	Total 2023
	£	£	£	£	£
<b>3. Analysis of Donations</b>					
WFO scheme	15,773			15,773	17,348
Standing Orders	23,070			23,070	24,693
Tax Recovered on Gift Aid Donations	10,897			10,897	9,800
Ordinary Offerings (Open Plate)	4,708			4,708	4,901
Other Offerings, Donations Etc	31,677	18590		50,267	63,573
Investment income	5,451	0		5,451	5,048
	<u>91,576</u>	<u>18590</u>		<u>110,166</u>	<u>125,363</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	165			165	181
	<u>165</u>	<u></u>	<u></u>	<u>165</u>	<u>181</u>
<b>Charitable activities</b>					
Giving 2 Grow	40,355			40,355	43,505
Presbytery dues	1,090			1,090	1,357
Minister's expenses	425			425	938
Pulpit supply	900			900	700
Other staffing costs	10,025			10,025	11,344
Fabric repairs & maintenance	3,549			3,549	4,048
Council Tax	4,760			4,760	2,549
Heat and light	11,935			11,935	7,548
Insurance	3,526			3,526	3,417
Other building costs	2,654			2,654	3,337
Church office expenses	1,881			1,881	1,884
HMRC	686			686	0
Outreach	17,029			17,029	5,873
Funds	1,795			1,795	2,356
Other expenses	4,130	5,989		10,119	5,214
	<u>104,740</u>	<u>5,989</u>		<u>110,729</u>	<u>94,070</u>
<b>Governance Costs</b>					
Independent examiner's Fee	70			70	70
	<u>104,975</u>	<u>5,989</u>		<u>110,964</u>	<u>94,321</u>

**Wishaw Cambusnethan North Parish Church of Scotland****Statement of Balances 31st December 2024****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 £31,642; Maximum Stipend in 5th and subsequent years of service - £38,884

**6. Collections for Third Parties**

		2,024	2023
		£	
Turkey Appeal	Ladies Group	0	250
Lanarkshire Cancer Care	Café Church	0	400
Jars of Grace		78	108
British Heart	Café Church	0	200
St Andrews Hospice	Café Church	352	
Maggies	Café Church	0	480
Leprosy Mission	Lenten Lunches	0	426
LAMH	Lenten Lunches	0	426
Christian Aid	Café Church	345	
Shelter Scotland	Christmas Card	0	200
Poppy Scotland		0	40
Pauls Parcels	Lenten Lunches	421	
500 Miles	Lenten Lunches	421	
CHSS	Café Church	309	
LAMH	Café Church	315	
Lanarkshire Cancer Care	Ladies Group	300	
Living Well Food Bank	Ladies Group	100	
Chris's House	Ladies Group	300	
Combat Stress		150	
CHAS	Café Church	513	
Salvation Army	Café Church	300	
Erskine Veteran Hospital		150	
		<u>4,054</u>	<u>2,530</u>



**Wishaw Cambusnethan North Parish Church of Scotland**  
**Notes forming part of the Financial Statements**  
**for the year ended 31 December 2024**

**7 Funds (continued)**

**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

**Purpose 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.