

CHARITY REGISTRATION NUMBER: SC017506
CONGREGATIONAL NUMBER: 130735

The Upper Clyde Church of Scotland
Annual Report and
Receipts and Payments Accounts
For the year ended
31 December 2025

I.A.STEWART & CO
Chartered Accountants
The Mechanics Workshop
New Lanark
ML11 9DB

The Upper Clyde Church of Scotland

Annual Report and Receipts and Payments Accounts

Year ended 31 December 2025

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The Upper Clyde Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited annual report and receipts and payments accounts of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name The Upper Clyde Church of Scotland

Charity registration number SC017506

Principal office The Manse
31 Carlisle Road
Crawford
Biggar
ML12 6TP

The trustees Rev Dr N Macdonald
U Baillie
R Barker
L Cochrane
J Gilbert
M Harley
J Reid
J Telfer
W White
Dr D Yates

Principal office bearers

Minister	Rev. Dr N Macdonald
Session clerk	vacant
Treasurer	R Barker
Property convenor	W White
Gift aid convenor	R Barker

Bankers Royal Bank of Scotland
88 High Street
Lanark
ML11 7ET

Accountants I A Stewart & Co
Chartered Accountants
The Mechanics Workshop
New Lanark
ML11 9DB

The Upper Clyde Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Structure, governance and management

The Upper Clyde Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form) from January 2013.

Recruitment and appointment of trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active 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.

Organisational structure

The Church is part of the national Church of Scotland and we play a full part through the commitment of members to the work of the Presbytery and General Assembly. The parent charity is the Church of Scotland, charity reference SC011353.

There is no separate Congregational Board and the Kirk Session is responsible for all material as well as spiritual matters, through committees: property, finance, worship etc. Members of the committees are drawn from the eldership and they have co-opted members of the congregation with the necessary gifts and skills.

Kirk Session meetings are called as required and usually five to six times every year.

Objectives and activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. The congregation has a strong desire to be relevant to the needs of its communities and to be accessible and welcoming. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to every household within the parish boundary. The Ordinances of Religion include:

- the regular opportunity to worship God;
- the services of a minister or others during times of pastoral need;
- a location for weddings and funerals;
- a place for adults to be baptised or for members to have their children baptised;
- sharing the sacrament of Holy Communion.

The Upper Clyde Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Achievements and performance (incorporating plans for future periods)

Over the last two years, Upper Clyde has been engaged in conversations with our neighbouring parishes of Douglas Valley and Cairngryffe with a view to exploring a possible union of the three. These conversations arose from the Presbytery Plan of Forth Valley and Clydesdale, in which all three parishes are located. At a meeting of the joint Kirk Sessions at Upper Clyde in November 2025, the Sessions voted agreed:

- to a Basis of Union - unanimous
- to a deferred Union, in the case of Upper Clyde, upon the Minister's eventual demission - 1 against
- that the charge, in line with the recent Act from General Assembly, become a 7 year Reviewable Charge - unanimous.

Church members, in line with Church of Scotland procedure, were subsequently required to vote on the above, and all points were overwhelmingly supported within the three parishes. It is envisaged that Douglas Valley and Cairngryffe will now begin the process by becoming a union and thereafter, with input from Upper Clyde, be free to call a full-time Minister of Word and Sacrament. Upper Clyde will, upon the eventual demission of the Minister, then go into union; the Minister serving the united parishes of Douglas Valley and Cairngryffe, becoming overall Minister of the charge. At present, the Minister is scheduled to retire in July 2030. The new parish will be known as 'Clydesdale Trinity Parish'. All three church buildings will be retained, given the geographical size of the new parish. Further conversations around an additional 0.5 post, or 1 full-time equivalent post are ongoing, but we are hopeful that there will be a positive outcome on this matter.

In the meantime, as Upper Clyde looks to the future, we continue, in the present, to serve God and our neighbours within this parish.

The Kirk Session continues to meet regularly with five full meetings over the course of the year, four of which are online, and one, usually in May, on-site. The above conversations and business of possible Union has been the main focus of the work of the Session over this past year, along with the regular ongoing business of finance, property, ministry and pastoral management. As a group, the Session continues to work well, are a good, harmonious, and supportive team, and are a pleasure to work alongside, as we work together to serve God and the people within the parish area.

Worship:

Normally, the main diet of worship is held:

- 10.30am Sunday each week in the Parish Church at Abington;
- Formal Communion is held quarterly in March, June, September, and December on-site in the parish church, while a more informal communion service is held twice a year in Leadhills for our evening service.
- Evening worship - it was decided to put this service on 'sabbatical' and review this in September 2026.
- Up until I was again on sick leave mid-July to the end of August we continued to provide a weekly online service. Once back from sick leave, online weekly worship was once again available on our YouTube channel. We now have 877 subscribers - up from 759 in 2024. Overall, we tend to average around the high 20's for regular viewing figures.
- Special services in 2025 included:
 - o Palm Sunday and Easter
 - o Harvest service
 - o Remembrance Sunday services held at the parish church, online, and at the Crawford and Leadhills memorials outdoors
 - o 'Tidings of Comfort and Joy' - mid-December: annual service for those experiencing loss
 - o Traditional service of lessons and carols on the Sunday after Christmas.

The Upper Clyde Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Community work/outreach:

- We continue to support the work of the foodbank through regular collections in the Sundays of the month when we have communion, as well as a special collection for Harvest.
- Regarding the above, we held a very successful Christmas coffee morning on the 6th December, where we were able to raise just under £300 for the ongoing work of Clydesdale Food Bank
- Our friends from Covey Befrienders continue to make use of the church building to assist their work with vulnerable young people in our parish. We continue to be in conversation with them about further developing this relationship via their new rural group befriending scheme.
- The Guild is currently on sabbatical while we explore our potential new union and the possible union of the various Guilds within what will be the new parish.
- Easter and Christmas magazines were distributed by mailout to all member households, as well as being put online on our church website.
- We continue to have an online presence via our blogsite and our YouTube channel, which hosts our online worship.

Schools:

Relationships with the 5 schools within the parish are excellent. There are school visits incorporating assemblies on a fortnightly basis, lunch drop ins, story telling, and working alongside the teaching team as required on particular RME units.

Pastoral:

Pastoral visiting continues, as do home communion visits, assisted by our pastoral visitors Dee Yates and Heather Watt.

Baptisms, Weddings, and funerals of members since last ASM:

Baptisms: 0

Weddings: 0

Funerals: 4

Closing comments:

During this time of challenge and change, we continue the work of serving our wider parish as we can, while also looking ahead. The Presbytery Plan for our area is now very much in process, with the parishes of Douglas Valley, Cairngryffe and ourselves voting for Union. Our neighbours will become a union at the end of April 2026, while Upper Clyde in a deferred union until I eventually demit office at a time to be determined, but no later than the 31st July, 2030. Recent votes within worship by members were unanimous concerning a deferred union and moving to a reviewable charge of seven years. While in this transition phase of working towards an eventual union, we look to the future positively, while also being aware potential changes that may come as a result. Our church building is currently secure and due for a review in June, 2028. This gives us time to explore how to make better use of this space. Although our numbers are down, and we are pragmatic about what we are able or unable to do with diminishing resources, we remain in good heart.

Thanks, as ever, to all who give so willingly of their time, talents, and energy. In this, my twelfth year as Minister, I am especially grateful to all who once again rallied around during further sick leave taken this last year, and who helped to keep everything moving along cheerfully and calmly. As I noted last year, although we are small in number, I believe that we demonstrate what small communities are able to achieve when they work together towards a common goal. It continues to be a privilege to serve as your Minister.

Nikki Macdonald, Minister, UCPC

The Upper Clyde Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Financial review

2025 saw a surplus of £330 compared to a surplus of £4,533 the year before. The unrestricted fund shows a deficit of £103 for the year (2024: surplus £4,068). The 2025 results include a realisation of investments of £10,005 in the year, similar to last year. The movements in the other funds and their purposes are included in Note 5 to the accounts.

Receipts

The main source of income is the offerings from members. These comprise weekly open plate collections, donations by envelope and bank standing order and one-off donations. A large portion of the donations are made under the gift-aid scheme, which enables the church to recover a significant amount of funds from HMRC via tax recoverable.

Limited fundraising events raised £200 last year, with none this year.

Total donations (excluding tax recovered on gift aid) amounted to £7,487 compared to £8,322 in 2024, a decrease of 10% and total income from all sources (before realising investments) amounted to £13,190 compared to £13,765 in 2024 - a decrease of 4%.

Payments

The largest item of expenditure relates to Giving to Grow payments for which totalled £6,973 in the year (2024: £3,744). This money goes into a central fund which is used to meet the stipends and training costs of ministers and which also meets a variety of needs including congregational resourcing, support and social care. Much of the remaining expenditure goes towards the upkeep of the church, manse and grounds, and development of congregational activities.

Costs are closely controlled however the properties and grounds continue to be maintained to a high standard.

Total of all payments for the year amounted to £22,865 compared to £19,235 in 2024.

Areas of financial concern

There is a need to consider our income and expenditure given the current deficit being reported in the financial year and before the realisation of investments. The costs of UCPC are very much a 'fixed cost base' with minimal ability to make any significant reductions. The trustees are aware of the challenge of increasing offerings to cover future expenditure.

Financial outcomes by fund

	2025 £	2024 £
Surplus/ (deficit)		
General Fund	(749)	3,746
Fabric Fund	643	676
Forsyth Trust	394	406
Guild	3	(354)
Lamington Bequest	29	33
Lindsay Bequest	10	26
Total	<u>330</u>	<u>4,533</u>

The General Fund was boosted by £10,000 realised from the sale of units from the Church of Scotland Growth Fund investment in both years.

The Upper Clyde Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Reserves

It is the trustees policy to ensure that all commitments are met each year.

At the year end the church held unrestricted funds of £18,133 (2024: £18,236) as specified in note 5 of the accounts. This amount is above the level of the trustees policy to hold reserves of six month's normal expenditure, but provides a buffer for unscheduled expenditure.

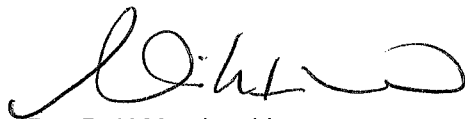
The church also held £6,254 (2024: £5,850) in restricted and £1,503 (2024: £1,474) in endowment funds which have been provided for the purposes specified in note 5 to the accounts.

Trustees' responsibilities statement

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.

The trustees' annual report was approved on ~~12.07.2016~~ and signed on behalf of the board of trustees by:



Rev Dr N Macdonald
Trustee



Dr D Yates
Trustee

The Upper Clyde Church of Scotland

Independent Examiner's Report to the Trustees of The Upper Clyde Church of Scotland

Year ended 31 December 2025

I report on the annual report and receipts and payments accounts for the year ended 31 December 2025, which comprise the receipts and payments account, statement of balances and the related notes.

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 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) (the 2006 Accounts Regulations). The charity's trustees consider that the audit requirements of Regulation 10(1)(d) of the 2006 Accounts Regulations do 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. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

Basis of independent examiner's report

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 - matter of concern identified

In the course of my examination, no matter has come to my attention 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 the accounting requirements of regulation 9 of the 2006 Accounts Regulations have not been met.

In carrying out my examination I noted that the Trustees no longer have access to three bank accounts with the result that I was unable to confirm the balances held in these accounts. The bank accounts support the Forsyth Trust Fund, the Lamington Bequest Fund, the designated Sunday Club fund, and the General fund. These funds are described in note 5 to the accounts. The Trustees are working with the bank to regain control of the bank accounts which together hold a total of £7,160 per these accounts.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Louise Watson
Member of the Institute of Chartered Accountants of Scotland
Independent Examiner

I A Stewart & Co
The Mechanics Workshop
New Lanark
ML11 9DB

Date *13 July 2026*

The Upper Clyde Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

	Note	2025			2024
		Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Receipts					
Donations and legacies	2	9,502	—	—	9,502
Receipts from charitable activities		—	—	—	200
Investment income		3,255	404	29	4,055
Other income		10,005	—	—	10,003
Total receipts		<u>22,762</u>	<u>404</u>	<u>29</u>	<u>23,195</u>
Payments					
Costs of charitable activities	3	22,865	—	—	22,865
Total payments		<u>22,865</u>	<u>—</u>	<u>—</u>	<u>19,235</u>
Excess of receipts over payments for the year		<u>(103)</u>	<u>404</u>	<u>29</u>	<u>4,533</u>

The notes on pages 10 to 14 form part of these annual report and receipts and payments accounts.

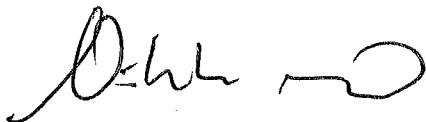
The Upper Clyde Church of Scotland

Statement of Balances

31 December 2025

		2025			2024
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Bank and deposit balances					
Total funds brought forward		18,236	5,850	1,474	25,560
Excess of receipts over payments for the year and net movement in funds		(103)	404	29	4,533
Total funds carried forward		<u>18,133</u>	<u>6,254</u>	<u>1,503</u>	<u>25,890</u>
Investments at market value					
		<u>140,613</u>	<u>16,925</u>	<u>7,341</u>	<u>164,879</u>
Investments at cost		<u>63,107</u>	<u>2,146</u>	<u>872</u>	<u>71,973</u>
Assets					
Gift aid receivable		<u>1,930</u>	<u>-</u>	<u>-</u>	<u>1,930</u>
Liabilities					
Amounts due not yet paid		<u>446</u>	<u>-</u>	<u>-</u>	<u>1,346</u>

These annual report and receipts and payments accounts were approved by the board of trustees and authorised for issue on ~~12.07.2026~~, and are signed on behalf of the board by:



Rev Dr N Macdonald
Trustee



Dr D Yates
Trustee

The notes on pages 10 to 14 form part of these annual report and receipts and payments accounts.

The Upper Clyde Church of Scotland

Notes to the Annual Report and Receipts and Payments Accounts

Year ended 31 December 2025

1. Accounting policies

Basis of preparation

The accounts have been prepared on a receipts and payments basis. No adjustments have been made for any income due but not received, nor for any expenses incurred but not yet paid at the year end.

2. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
WFO scheme	120	120	1,040	1,040
Giftaid	1,200	1,200	1,940	1,940
Open plate	6,107	6,107	4,136	4,136
Tax recovered on Giftaid	2,015	2,015	690	690
Other offerings and donations	60	60	1,206	1,206
Grants				
Other grants received	—	—	498	498
	<u>9,502</u>	<u>9,502</u>	<u>9,510</u>	<u>9,510</u>

The Upper Clyde Church of Scotland

Notes to the Annual Report and Receipts and Payments Accounts *(continued)*

Year ended 31 December 2025

3. Analysis of payments

Charitable Activities

	Unrestricted funds 2025	Total 2025	Total 2024
	£	£	£
Giving to grow	6,973	6,973	3,744
Presbytery dues	458	458	432
Pulpit supply	883	883	1,016
Council tax	1,969	1,969	1,857
Minister's expenses	2,196	2,196	960
Upkeep of grounds	590	590	825
Heat and light	1,955	1,955	2,041
Insurance	1,814	1,814	1,738
Other buildings costs	2,022	2,022	1,897
Telephone	1,152	1,152	1,106
Church magazine	142	142	145
Organ and music expenses	842	842	510
Church organisations (note 6)	—	—	419
Other expenses	390	390	140
Hire of hall	—	—	72
Project costs	669	669	1,523
Total	<u>22,055</u>	<u>22,055</u>	<u>18,425</u>
Governance costs			
Independent examiners fee	<u>810</u>	<u>810</u>	<u>810</u>
Total payments	<u>22,865</u>	<u>22,865</u>	<u>19,235</u>

Giving to Grow cost is stated net of endowment income of £5,142 (2024: £5,217) and Glebe rent of £3,574 (2024: £5,845).

4. Trustee remuneration and expenses

During the year, council tax of £1,969 (2024: £1,857) was paid to the local authority in respect of the manse occupied by the minister and £1,152 (2024: £1,106) was paid for telecommunications.

Expenses reimbursed to the minister for travel totalled £2,196 (2024: £960).

No other trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity and no trustee was in receipt of any remuneration during the year.

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 of service was £39,856.

The Upper Clyde Church of Scotland

Notes to the Annual Report and Receipts and Payments Accounts *(continued)*

Year ended 31 December 2025

5. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025	Income	Expenditure	Transfers	At 31 Dec 2025
	£	£	£	£	£
General fund	12,072	22,116	(22,865)	—	11,323
Designated fabric fund	5,774	643	—	—	6,417
Designated Guild fund	327	3	—	—	330
Designated Sunday Club fund	63	—	—	—	63
	<u>18,236</u>	<u>22,762</u>	<u>(22,865)</u>	<u>—</u>	<u>18,133</u>

Purposes of unrestricted funds

General fund: These funds are for the general running costs and development of congregational activities.

Reserve fund: These funds are a reserve for general running costs and development of congregational activities.

Purposes of designated funds

Fabric fund: The Trustees have set aside funds for the maintenance and improvement of church property.

Guild fund: This is a fund to allow the operation of the Guild.

Sunday Club fund: This is a fund to allow the operation of the Sunday Club.

Restricted funds

	At 1 Jan 2025	Income	Expenditure	Transfers	At 31 Dec 2025
	£	£	£	£	£
Forsyth Trust fund	4,505	394	—	—	4,899
Lindsay Bequest fund	1,345	10	—	—	1,355
	<u>5,850</u>	<u>404</u>	<u>—</u>	<u>—</u>	<u>6,254</u>

The Forsyth Trust fund is a fund set up to provide a Christmas dinner for the elderly in Crawford.

The Lindsay Bequest fund, formerly a registered charity in its own right whose funds were held and controlled by the Upper Clyde Church, was brought into these accounts in 2017. The fund is held for the relief of those in need by reason of age, ill health, disability, financial hardship or other discharge.

Endowment funds

	At 1 Jan 2025	Income	Expenditure	Transfers	At 31 Dec 2025
	£	£	£	£	£
Lamington Bequest fund	<u>1,474</u>	<u>29</u>	<u>—</u>	<u>—</u>	<u>1,503</u>

The Lamington Bequest Fund consists of bequests made by Lord Lamington and others for and on behalf of the people of Lamington and Wandel but to be administered by the Kirk Session as trustees.

The Upper Clyde Church of Scotland

Notes to the Annual Report and Receipts and Payments Accounts *(continued)*

Year ended 31 December 2025

6. Congregational organisations

Income is included in Other offerings and donations - note 2 and Investment income as follows

	2025 £	2024 £
Guild income		
Collections and donations	—	61
Interest	3	4
Total	<u>3</u>	<u>65</u>

Expenditure is included in Church organisations - note 3 as follows

	2025 £	2024 £
Guild expenditure		
Memberships and fees	—	180
Cost of fundraising events	—	239
Total	<u>—</u>	<u>419</u>

7. Property

Heritable properties, consisting of church, hall and manse are not recorded in the accounts. The title deeds are held by the General Trustees of the Church of Scotland.

8. Collections for third parties

	2025 £	2024 £
Christian Aid	<u>77</u>	<u>170</u>

Note

Collections for third parties never actually belong to the church, nor does the church have any say on how the funds are ultimately utilised, and so they are only listed as a note and neither income nor the expenditure is included in the main body of the accounts.

The Upper Clyde Church of Scotland

Notes to the Annual Report and Receipts and Payments Accounts *(continued)*

Year ended 31 December 2025

9. Appendix

Funds held on behalf of the congregation by the Church of Scotland General Trustees

	2025 £	2024 £
<i>Capital Account</i>		
Credit balances held at 31 December at cost	4,617	4,617
Market value of balances at 31 December	7,085	6,758
<i>Revenue Account</i>		
Credit balance at 31 December	9,582	9,260
<i>Individual and Temporary Funds</i>		
Credit balance at 31 December at cost	9,423	8,933
Market value of balances at 31 December	12,197	11,469