

The Church of Scotland
Carstairs Parish Church of Scotland

Trustees Report and Accounts
For the year ended 31 December 2025

Congregation No: 130704

Charity No: SC028124

Carstairs Parish Church of Scotland

Reference and Administrative Information

Charity Name: Carstairs Parish Church of Scotland

Charity Registration Number: SC028124

Congregation Reference No: 130704

Contact Address: Mrs Linda Brown
Ingleside
87 Lanark Road
Carstairs
Lanark
ML11 8QQ

Trustees

Minister Rev Sumit Harrison BA, Dip Theol, BD

Kirk Session
Ian Brown Snr (to 26.9.25)
Ian Brown Jnr (to 3.9.25)
Elizabeth Brown
Ruth Campbell
Trevor Mee
Alex Nelson
Hazel Orr
Joan Gilchrist (from 22.6.25)
Carol McQuillan (from 22.6.25)
Gordon Weir (from 22.6.25)
Mary Weir (from 22.6.25)
Linda Brown (from 31.8.25)

Principal Office-bearers

Minister: Rev Sumit Harrison BA, Dip Theol, BD
Session Clerk: Mary Weir
Church Treasurer: Linda Brown

Independent Examiner

Mark Cowan CA
G.O. Thomson & Co.
Chartered Accountants
13 Hope Street
Lanark
ML11 7NL

Bankers

Royal Bank of Scotland
88 High Street
Lanark
ML11 7ET

Carstairs Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Structure Governance and Management

Governing Document

The Church was administered in accordance with the terms of the Deed of Unitary Constitution.

Recruitment and appointment of Trustees

The Kirk Session members are the elders and Charity Trustees of the church and are chosen from those members of the church who are considered to have 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 Kirk Session is chaired by the minister and meet each month. The Committee structure has been active since October 2017 and was adapted in August 2023 to the following Session Committees – Worship and Education, Mission and Nurture, Resources and Youth.

Objectives and Activities

Objectives

The Church of Scotland is Trinity in doctrine, Reformed in tradition and Presbyterian in policy. 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 co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Activities

Worship in Carstairs Parish is held weekly. The times alternate between 10.00am and 11.30am every four months with our linked charge church of Carnwath Parish. Throughout the year joint services are shared within our linked charge.

The Sacrament of Holy Communion is celebrated during our morning worship on the second Sunday in March, June, September and December, also during Holy Week and other special occasions throughout the year.

This year there have been no admissions into the church, there have been two deaths of members and one removal by request. We had one child baptism and five new elders ordained.

Sunday services are enhanced by Power Point presentations and weekly intimations. The service is recorded and available weekly on social media.

Two church groups:- Bible Study Group and Prayer Group continue to meet weekly on Zoom. Our Daily Bread (personal daily devotions) are encouraged and made available to the congregation. Christian Aid materials are used in May and as projects dictate. Outreach materials are written and published by the Session Committees to issue invitations and provide appropriate information over the year such as Easter, Harvest Thanksgiving, Christmas and extra services.

Carstairs Parish Church of Scotland Trustees' Annual Report (cont.) Year ended 31 December 2025

Several charities were supported: Clydesdale Foodbank, Christian Aid, Erskine Veterans Charity, Kello Hospital, Lady Home Hospital, Samaritan's Purse, Bethany Christian Trust, Compassion UK and Open Doors.

Achievements and Performance: Rev S. Harrison's Report

Carstairs Church had a very good start to the year 2025. With the help of the technical team I have been preaching and recording weekly Sunday worships. I also make use of social media platforms to post these services online, with a vision to reach many. This has had a very good response and has around 50-75 views every week. I also organise a monthly reflection delivered by the Education and Worship Committee.

I meet with the Kirk Session monthly and the committees share their reports to update the Kirk Session. The Bible Study group continues to meet every week on Monday through zoom and the number attending has increased which is encouraging. Praise and prayer group meet every week on Tuesday.

Outdoor worship service scheduled for Palm Sunday had to be moved inside due to weather conditions. Passion Week services took place with a Prayer and Praise service, Maundy Thursday Communion and Good Friday services. An Easter procession was organised on Easter morning.

I have had monthly Chaplaincy contribution at Carstairs Junction school assemblies and at Carstairs Village School over the year.

We have received a link from Carstairs Junction school to enable volunteers to complete a PVG for the after School Club which we hope to have up and running early next year.

Carstairs church is a very mission-oriented church. A Culinary Fellowship was organised where people could come along and share a meal and ask questions about their faith and get answers. Visiting to the sick and elderly was prioritised through the year and hospital visits were conducted where and when required. As a parish minister, I conduct parish funerals and cover funerals outside my parish as well.

We held a Holiday Club in February with 17 children attending. This was a very successful event with another being planned for February 2026.

I also attend the Boys' Brigade and Girls' Brigade on a regular basis where I share the bible with them by using illustrations that the children understand and can relate to.

There have been 5 praise night services every 3 months on communion Sunday which have been well attended by people from other churches. Harvest was celebrated in a beautifully decorated church, with food donations going to our local Foodbank. The building was decorated inside and out for Remembrance Day and wreath laying services took place in both villages, with pipers playing for the occasion. Remembrance Day service was organised at the Carstairs Junction War Memorial. A special service was also conducted at the Carstairs Village war memorial after the church worship.

Christmas was celebrated by the following services over the Advent period including Nine Lessons and Carols, Youth Nativity Play, Watchnight, and Christmas Day services. Our Christmas services were well attended by the local community and people from other local churches also attended.

Carstairs Parish Church of Scotland

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Church Committee Reports

Carstairs Kirk Session meets most months, to give consideration to aspects of worship and service within the church and community and the business of the Church. We give support and assistance to the Minister with Church services, the continued support to committees and groups, encouragement to new initiatives and give opportunities for fellowship and worship within the parish. Session Committees meet and report monthly – Worship and Education including Pastoral; Mission and Nurture incorporating Social & Fundraising, Data Protection, Safeguarding, Knit and Natter, The Guild; Resources incorporating Stewardship, Finance, Property and Publicity; and Youth including Girls' and Boys' Brigade.

Worship and Education:

Members of the group continue to write a prayer focus and record a short monthly reflection which is posted on Facebook and the church website.

Two members of the group do pastoral visits under the guidance and direction of the minister.

Worship services were led by our local worship leader on 5 occasions, to allow holiday leave for the minister.

We have held 5 praise night services in February, March, June, September and December on communion Sunday. These have proved popular and many people come from surrounding churches. In February the praise night was arranged by our organist/musical director and he invited musicians, so we had a lovely night of live music with some testimony. For the June praise service, we invited a group of street preachers from Glasgow who sing worship songs and witness to people on the street. They brought us a different flavour of songs, more contemporary but with their own instruments etc. It was well received as something a little different to our usual worship.

The group held a quiz night in May in the church. The attendance was disappointing.

The monthly afternoon bible study is continuing in the church on the first Tuesday afternoon of the month. This is going well and has a regular attendance of about 8 and up to 12. It is encouraging that more are interested, and we hope it will prove worthwhile.

Projection and sound continue each week, and we cover funerals when required, coordinated and staffed by members of the group with 2 members of the congregation assisting on sound desk on a rota basis.

Mission and Nurture:

Mission & Nurture which comprises of 9 ladies held monthly meetings throughout 2025.

The fundraising aspect of Mission and Nurture included The Smartie Tube challenge that ran from September 2024 and was counted up in January 2026 and raised £726. The final two Soup and Sandwich lunches were held in January and February which made a small amount of money. There was a Beetle Drive in February with BBs and GBs which raised £140 for the BBs and GBs.

The Group also organised Christian Aid week where envelopes were available in the church. The group held a VE Coffee Afternoon for Christian Aid which was very successful. The amount raised was £1,341.20.

Carstairs Parish Church of Scotland

Trustees' Annual Report (cont.)

Year ended 31 December 2025

As in the past we held a shoebox appeal for Samaritan's Purse and we sent off 66 boxes which is about half of last year's total due to expense of filling these. The group organised a 'gift drop' around the villages the weekend before Christmas with grateful thanks to Knit and Natter group for knitted items.

The group took responsibility for decorating the church for Easter, Christian Aid week, Harvest, Remembrance and Christmas. These displays were well received. This year we asked each of the church groups to decorate a window for Christmas depicting a particular Christmas carol. The windows were lovely.

The group have worked hard and have had a successful year.

Resources Committee:

The Resources Committee are responsible for the maintenance of church properties, overseeing church finances, liaising with the Kirk Session and other committees regarding stewardship and coordinating aspects of publicity.

Property

Both the church and manse continue to be in a good state of repair with only general maintenance required. Any repairs required are dealt with as they arise. Heating of the church building continues to be our biggest cost. The committee have been seeking advice on the insulation of the church windows.

Finance

Together with the treasurer, reports are regularly given to the Kirk Session the financial position of the church. The need for additional funds was highlighted in the annual report and consequently additional fundraising events were organised by Mission and Nurture Committee over the year.

Following the Financial Report at the AGM last year, several people decided to give their offering by standing order or Free Will Offering and some additional Gift Aid forms were completed. The annual Gift Week was organised and held in September raising £1,705.

Stewardship

'Christian Stewardship recognises that everything we have belongs to God and that we are called to care for all that God has given to us.' Stewardship is a whole life approach enabled by sharing, reflecting and acting.

The Stewardship team focus for 2025 has been on Quiet Spaces. The beginning of Lent being marked by 'The Temptation of Jesus' on March 5th, Easter by 'The Road to Emmaus' on April 23rd and 'A Quiet Space in Advent' on November 23rd. The team have received positive and appreciative feedback from those who have attended and were touched to be hosts in December to a couple journeying through the village.

Communication

The weekly notice sheet, Facebook, church website and the local newspaper remain our main ways of sharing church news. The delivery by district elders of Easter and autumn fliers and annual Christmas cards provided members with details of special services and events.

Church Groups

Knit and Natter:

The group continues to welcome new members and meets on Mondays over the year, with the exception of Easter and Christmas. Continued support is given to the Community Centre as the choice of venue.

Carstairs Parish Church of Scotland Trustees' Annual Report (cont.) Year ended 31 December 2025

Knit and Natter liaised with the Mission and Nurture Committee this year supplying small stockings and angels to share around the area at Christmas. The group also took part in the Church Windows display by knitting miniature small white hearts for the display tree to illustrate 'In the bleak midwinter... give Him my heart.'

Over 2025 the ladies have continued to share their love near and far by practically supporting the Perth Prison Service Families Visitors Centre. Several large bags of hand knitted items for the children were delivered over the year. University Hospital Wishaw continues to receive supplies of baby hats, jackets and blankets regularly. The ladies also continue to support the local Ukraine appeal at Biggar by donating bags of cosy knitted items. Responding to a request they designed and created bags for hospital Zimmer frames in both Kello and Lady Home hospitals and produced over 70 apples for the G.B. Harvest celebration. During 2025 the group donated to the following charities: - S.C.C.A, Kello and Lady Home local hospitals, Macmillan Cancer Support. A donation was made towards the maintenance of the village Defibrillator. The B.B. and G.B. Church youth groups each received £150 towards their funds. The Group were also able to donate new tea and coffee flasks to the Community Centre.

Foodbank:

The people of Carstairs Parish Church have continued to generously support the work of the Clydesdale Food Bank with monthly donations of both food and money. For our Harvest Thanksgiving service, the congregation were asked to bring donations for the foodbank. A car full of food and a donation of £115 was given to the foodbank which was very much appreciated by them. All donations are collected and taken to the foodbank by Ian Brown, Elder, who is a committed volunteer with the charity. Sadly there seems to be no reduction in the need for a foodbank within the Clydesdale area and so our support for them continues.

Flower Calendar:

Our annual flower calendar continues to be fully supported by both congregation and community donations which provides beautiful blooms to grace the sanctuary each week.

Pastoral care outreach is expressed through our weekly flower delivery within the Parish to those who have been bereaved, ill or in need of support. The Flower Convenors arrange the deliveries following Sunday Services with the District Elders. Mrs S Wilson, coordinates the calendar with the floral or monetary donations.

The Guild:

Carstairs and Carstairs Junction Guild meet on the Second and Fourth Wednesday each month from October to March in Carstairs Community Centre at 1.30 to 3pm.

During early 2025 we had talks from Lesley Ewing, Jim Watret from Erskine Hospital, Ian Brown who gave us an insight into his voluntary work with the Clydesdale Foodbank and a Sing along with Rev Susan Cowell when we sang some of our favourite hymns. A few members enjoyed a lovely Afternoon Tea and entertainment at Forth Guild. Several of our members attended and took part in the World Day of Prayer at Cairngryffe Church. We had our AGM in March and enjoyed a lovely Afternoon Tea.

Our 2025/2026 session started with the Dedication Service on Sunday the 21st of September in Carstairs Parish Church.

Some members attended Carnwath Guild where they enjoyed an Afternoon Tea and a game of Beetle.

We started our meetings in October. This year we had 3 new members which was very encouraging. Our first speaker was from Scotland's Charity Air Ambulance which was resulted in us having A Brew for the Crew Afternoon Tea in February 2026. We also heard the history of the Clydesdale Horse, had interesting talks from a retired paramedic and Crossreach. Six members attended the Guild Christmas Big Sing in St George's Tron Church, Glasgow. We finished 2025 with a delicious Christmas lunch served in the Community Centre. Everyone is welcome to attend our meetings.

**Carstairs Parish Church of Scotland
Trustees' Annual Report (cont.)
Year ended 31 December 2025**

1st Carstairs Boys' Brigade:

We meet every Tuesday night from September to March in Carstairs Community Centre.

Sadly due to work commitments we lost a very valuable leader but we were able to recruit a previous officer from another company.

At the start of our Tuesday night we raise the flag and have our opening service when we talk about Jesus. We then have our inspection and encourage the boys to wear their uniform, this is followed with crafts and games relating to the theme of the evening.

The company attended a panto at Kirkton Church through an invite from 4th Carluke Boys' Brigade. The Juniors also attend a weekend camp in Millport with 4th Carluke Boys' Brigade.

The officers keep up their skills by attending a Growth Workshop.

1st Carstairs Girls' Brigade:

Our Girls' Brigade company continue to meet on a Thursday from 6.30 to 8.00pm in Carstairs Community Centre from September to March. Our membership currently sits at 30 girls – 16 Explorers, 10 Juniors and 4 Brigaders, 3 Commissioned Officers and 3 leaders and 1 helper. In the last few months of 2025 we have also had 2 parents volunteer to help with activities on a rotational basis.

Our membership continues to include girls from Carstairs, Carnwath and Carstairs Junction and we were delighted to have one of our 'girls' who on turning 18 volunteered to remain as a helper.

Leadership numbers are a major concern and although we have 3 leaders, 1 volunteer and 2 parents helping we still only have 2 commissioned leaders attending each week. Due to lack of leaders through illness, this resulted in two sessions having to be cancelled early in the year and is a concern for the long-term sustainability of the company.

We have continued to offer a varied programme of activities covering the 4 aspects of the Girls' Brigade programme – Spiritual, Physical, Educational and Service. Our 2024/2025 session ended with the girls inviting everyone to Carstairs GB Has Talent. The girls displayed various skills they had learned and performing for their guests.

In October we celebrated Harvest with a family night where we thought about 'Thankfulness'. We ended the year with the girls discovering more of the Christmas story and performing the Nativity through the eyes of Superheros. The evening was a great success and enjoyed by all.

Carstairs Parish Church of Scotland
Trustees' Annual Report (cont.)
Year ended 31 December 2025

Reserves Policy

It is the Trustees policy to hold approximately three months normal expected expenditure, plus such reserves for fabric expenditure as would allow for unexpected medium sized repairs or replacements.

At the year end the Church held unrestricted funds of £100,734 of which £14,927 had been designated for fabric and £689 for IT. The remaining balance of £85,118 represents about sixteen months expenditure – and the Trustees are satisfied that sufficient reserves are available bearing in mind the large sum designated for fabric which could be redesignated.

Financial Review

The main source of our General Income is from weekly/monthly offerings. These show a very slight increase from 2024. Fundraising activities have again been a welcome supplement to our income although a decrease from 2024. Sunday teas following fellowship remain a very simple but most effective form of raising funds.

On the General Expenditure side, Giving to Grow and heating continue to be our highest outlays. Giving to Grow increased by just over £3,000, thankfully we have been able to meet this commitment. The heating cost would appear to have decreased by approx. £2,500 however this is as the result of the timing of bills and has in reality remained at a similar level. Maintenance for the church increased due to repairs to the windows.

Our total income is £59,082 (2024 - £57,517). Our total expenditure is £62,972 (2024 - £59,794). This gives us a deficit of £3,890 (2024 – deficit £2,277) for the year.

Risk Management

Our main risks are an ageing congregation and declining numbers which could lead to a fall in offerings. We hold a yearly Gift Week mainly for those who don't attend church to contribute, at the same time we ask people to review their giving. We also try to encourage members to give by standing order and we hold regular fundraising events.

The Kirk Session is always working to increase donations and looking to increase the life of the congregation.

Carstairs Parish Church of Scotland
Trustees' Annual Report (cont.)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the method and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- 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 adequate records that are sufficient to show and explain the charity's transactions and 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

.....

Mrs Mary Weir
Session Clerk
Date

Independent Examiner's Report To the Trustees of Carstairs Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December, 2025 which are set out on pages 11 to 21.

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 2006 Accounts Regulations does 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.

Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (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:

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.

Name: Mark Cowan CA
G O Thomson & Co.
Address: 13 Hope Street,
Lanark,
ML11 7NL

Date:

Carstairs Parish Church of Scotland
Statement of Financial Activities
Year ended 31 December 2025

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
Income and Endowments from:	Note				
Donations and legacies	2	52,159	-	52,159	46,737
Activities for Generating Funds	3	4,420	-	4,420	7,254
Bank & Deposit interest	4	1,031	-	1,031	1,253
Investment income	4	1,472	-	1,472	1,513
Grants receivable	5	-	-	-	760
<u>Total Income</u>		<u>59,082</u>	<u>-</u>	<u>59,082</u>	<u>57,517</u>
Expenditure on:					
Raising Funds	6	157	-	157	66
Charitable activities	7	61,895	-	61,895	59,098
Governance costs	8	630	-	630	630
Other payments	9	-	290	290	-
<u>Total Expenditure</u>		<u>62,682</u>	<u>290</u>	<u>62,972</u>	<u>59,794</u>
Net Income/(Expenditure) before gains and losses on investments		(3,600)	(290)	(3,890)	(2,277)
Net gains/ (losses) on investments		<u>3,416</u>	<u>-</u>	<u>3,416</u>	<u>3,759</u>
Net income/(expenditure)		(184)	(290)	(474)	1,482
Transfers between funds		-	-	-	-
Net movement in funds		<u>(184)</u>	<u>(290)</u>	<u>(474)</u>	<u>1,482</u>
Reconciliation of Funds:					
Total funds brought forward		100,918	1,902	102,820	101,338
Total funds carried forward		<u>100,734</u>	<u>1,612</u>	<u>102,346</u>	<u>102,820</u>

Carstairs Parish Church of Scotland

Balance Sheet

As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets					
Investments	12				
6,833 Units in Church of Scotland Growth Fund @ £6.88		<u>47,011</u>	<u>-</u>	<u>47,011</u>	<u>43,595</u>
Total investments		47,011	-	47,011	43,595
 Current assets					
Cash at bank and in hand		40,864	1,612	42,476	46,940
 Church of Scotland Deposit Fund		<u>13,489</u>	<u>-</u>	<u>13,489</u>	<u>12,915</u>
Total Current Assets		54,353	1,612	55,965	59,855
 Current liabilities					
Accrued charges		<u>630</u>	<u>-</u>	<u>630</u>	<u>630</u>
 Net Current Assets		<u>53,723</u>	<u>1,612</u>	<u>55,335</u>	<u>59,225</u>
 Net assets	13	<u>100,734</u>	<u>1,612</u>	<u>102,346</u>	<u>102,820</u>
 The funds of the charity:					
 Unrestricted funds	15				
Designated IT Fund				689	689
Designated fabric fund				14,927	15,865
General fund				<u>85,118</u>	<u>84,364</u>
				100,734	100,918
 Restricted funds	15				
Building project				<u>1,612</u>	<u>1,902</u>
 Total funds				<u>102,346</u>	<u>102,820</u>

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

Mrs Mary Weir , Session Clerk

Linda Brown, Treasurer

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

1. Accounting policies

Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) effective from 1 January 2019, the Charities and Trustee Investment (Scotland) Act 2005, the Charities accounts (Scotland) Regulations 2006 (as amended) and the General Assembly's Regulations anent Congregational Finance.

Fund accounting

Funds are classified as restricted funds, endowment funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objectives of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

The church has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred in the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible assets costing in excess of £500 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures and fittings:

Five years

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

Taxation

Carstairs Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable VAT. The charity has been able to claim VAT relief on the costs of refurbishing the church and these costs are shown net of VAT in the Statement of Financial Activities.

Investments

Investments are shown at market value at the Balance Sheet date.

2. Donations and legacies

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
FWO Scheme (non Gift Aid)	3,586	-	3,586	4,204
FWO Scheme (Gift Aid)	6,524	-	6,524	6,057
Standing Order (non Gift Aid)	2,935	-	2,935	2,180
Standing Order (Gift Aid)	19,620	-	19,620	19,250
Tax recovered on Gift Aid donations	9,640	-	9,640	7,304
Ordinary offerings (Open Plate)	3,244	-	3,244	2,366
Other offerings, donations, etc	3,305	-	3,305	2,081
Legacy	500	-	500	-
Funerals	1,100	-	1,100	1,500
Giving Week	<u>1,705</u>	<u>-</u>	<u>1,705</u>	<u>1,795</u>
	<u>52,159</u>	<u>-</u>	<u>52,159</u>	<u>46,737</u>

3. Activities for Generating Funds

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Linked Expense Recovery	2,041	-	2,041	2,091
Christmas Fayre	-	-	-	1,146
Spring Fayre	-	-	-	961
Tea/Coffee etc.	1,387	-	1,387	2,320
Sponsored Walk	-	-	-	736
Smartie Tubes	726	-	726	-
Old Clothes	<u>266</u>	<u>-</u>	<u>266</u>	<u>-</u>
	<u>4,420</u>	<u>-</u>	<u>4,420</u>	<u>7,254</u>

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

4. Investment income

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Deposit Fund	-	-	-	-
Church of Scotland - interest	1,472	-	1,472	1,513
Bank interest	<u>1,031</u>	<u>-</u>	<u>1,031</u>	<u>1,253</u>
	<u>2,503</u>	<u>-</u>	<u>2,503</u>	<u>2,766</u>

5. Grants receivable

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
LPWS	<u>-</u>	<u>-</u>	<u>-</u>	<u>760</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>760</u>

6. Cost of generating funds

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Offering envelopes & Christmas cards	<u>157</u>	<u>-</u>	<u>157</u>	<u>66</u>

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

7. Cost of charitable activities

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Giving to Grow	29,364	-	29,364	26,006
Organ Tuner	-	-	-	175
Hardship fund	190	-	190	195
AV System	-	-	-	1,462
Church & Manse Repairs	6,477	-	6,477	3,725
Christian Aid Lunch	-	-	-	70
Sunday Tea Costs	86	-	86	310
Fundraising Costs	-	-	-	140
Lent Lunches	-	-	-	150
Presbytery Dues	1,041	-	1,041	890
Travelling Expenses	414	-	414	505
Pulpit Supply	250	-	250	258
Other staffing costs	5,391	-	5,391	5,279
Fabric Repairs and Maintenance	3,157	-	3,157	1,050
Heat and Light	7,673	-	7,673	10,226
Insurance	2,376	-	2,376	2,158
Rent and Rates	3,143	-	3,143	2,966
Printing, Stationery and Postage	97	-	97	99
Outreach	273	-	273	334
Other Expenses	<u>1,963</u>	<u>-</u>	<u>1,963</u>	<u>3,100</u>
	<u>61,895</u>	<u>-</u>	<u>61,895</u>	<u>59,098</u>

8. Governance costs

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Independent Examiner's Fees	<u>630</u>	<u>-</u>	<u>630</u>	<u>630</u>

9. Other payments

	Unrestricted Funds	Restricted Funds	2025 £	2024 £
Building Renovation costs	<u>-</u>	<u>290</u>	<u>290</u>	<u>-</u>
	<u>-</u>	<u>290</u>	<u>290</u>	<u>-</u>

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

10. Staff costs and numbers

	2025	2024
	£	£
Wages	5,391	5,279
Social Security Costs	-	-
Total	<u>5,391</u>	<u>5,279</u>

The average number of employees during the year, calculated on the basis of headcount, was as follows:

	2025	2024
	Number	Number
Support staff	2	2

No employee had an annual remuneration of £60,000 per annum.

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. 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 (after 5 years) was £39,856.

11. Trustees

No Trustees received any remuneration or benefits from the charity during the year or the previous year.

Donations from Trustees.

During the year a total of £10,745 was donated to the congregation by Trustees.

The Minister, Rev Sumit Harrison received reimbursement of expenses for travel and telephone costs during the year which amount to £1,032. In addition, Council Tax of £3,143 was paid for the manse for the year.

12. Investments

	£
Market Value at 31 December 2024	43,595
Unrealised gain/(loss) on investments	<u>3,416</u>
Market Value at 31 December 2025	<u>47,011</u>
Investments at cost	<u>35,095</u>

The following investments are held:

6,833 Units in Church of Scotland Growth Fund @ £6.88

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

13. Analysis of net assets between funds

	Unrestricted £	Restricted £	Total £
Investments	47,011	-	47,011
Current assets	54,353	1,612	55,965
Current liabilities	<u>(630)</u>	<u>-</u>	<u>(630)</u>
Net assets at 31 December 2025	<u>100,734</u>	<u>1,612</u>	<u>102,346</u>

Comparative of net assets between funds:

	Unrestricted £	Restricted £	Total £
Investments	43,595	-	43,595
Current assets	57,953	1,902	59,855
Current liabilities	<u>(630)</u>	<u>-</u>	<u>(630)</u>
Net assets at 31 December 2024	<u>100,918</u>	<u>1,902</u>	<u>102,820</u>

14. Volunteers

In common with all congregations the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

15. Movement in funds

	At 01.01.25	Income	Expenditure	Transfers	At 31.12.25
Unrestricted funds					
Designated Fabric Fund	15,865	2,219	(3,157)	-	14,927
Designated IT Fund	689	-	-	-	689
General Fund	84,364	60,279	(59,525)	-	85,118
Restricted funds					
Church of Scotland General Trustees Building project	<u>1,902</u>	<u>-</u>	<u>(290)</u>	<u>-</u>	<u>1,612</u>
Total funds	<u>102,820</u>	<u>62,498</u>	<u>(62,972)</u>	<u>-</u>	<u>102,346</u>

Comparative for movement in funds

	At 01.01.24	Income	Expenditure	Transfers	At 31.12.24
Unrestricted funds					
Designated Fabric Fund	15,721	1,194	(1,050)	-	15,865
Designated IT Fund	689	-	-	-	689
General Fund	83,026	60,082	(58,744)	-	84,364
Restricted funds					
Church of Scotland General Trustees Building project	<u>1,902</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,902</u>
Total funds	<u>101,338</u>	<u>61,276</u>	<u>(59,794)</u>	<u>-</u>	<u>102,820</u>

Purposes of Designated Funds

Fabric Fund The Trustees have set aside funds for the maintenance of the Church property.
IT Fund This is required to allow for the proper provision of IT resources to the minister.

Purposes of Restricted Funds

The Consolidated Fabric Fund (Revenue) held by the General Trustees is to be used for the maintenance of Carstairs Manse and Carstairs Parish Church.

The Consolidated Fabric Fund (capital) held by the General Trustees is to be used for the internal renovation of Carstairs Parish Church.

The Building Project is for the renovation of Carstairs Parish Church.

Carstairs Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2025

16. Collection for third parties

	2025	2024
	£	£
Christian Aid	1,341	1,840
Erskine Hospital	190	-
Clydesdale Food Bank	115	140
Poppy Scotland	-	100
Kello Hospital	165	135
Lady Home Hospital	165	135
Open Doors	<u>40</u>	<u>50</u>
	<u>2,016</u>	<u>2,400</u>

Carstairs Parish Church of Scotland
Appendix to the Accounts
for the year ended 31 December 2025

Funds held on behalf of the Congregation by The Church of Scotland General Trustees

	2025 £	2024 £
Revenue Account		
Opening balance	17,978	17,148
Interest for year	787	843
Rent received	<u>-</u>	<u>-</u>
	<u>18,765</u>	<u>17,991</u>
Less: Expenditure		
Administration Costs	-	13
Insurance	-	-
Transfer to Congregation – property costs	<u>-</u>	<u>-</u>
Closing balance	<u>18,765</u>	<u>17,978</u>
Capital account		
Opening balance	-	-
Less: Transfer to Congregation – property costs	<u>-</u>	<u>-</u>
Closing balance	<u>-</u>	<u>-</u>