



*The Church of Scotland*

*Airdrie St. Columbas Parish Church*

*Annual Report  
and*

*Receipts and Payment Accounts*

*For the period ending 31<sup>st</sup> December 2025*



*Congregation Number: 17/1071*

*Charity Number: SC002900*

## Reference and Administrative Information

Charity Name	St. Columbas Parish Church of Scotland, Airdrie
Charity Registration Number	SC002900
Congregation Reference Number	17/1071
Contact Address	21 Gallagher Court, Airdrie, ML6 9GE
Trustees 2023	Kirk Session : Rev. Margaret F. Currie; Mrs. Marion McElroy; Ms. Shona Ross; Mrs. Jacqueline Spillane; Mrs Mary Stocks & Mrs. Morag S. Waddell.

## Principal Office-bearers

Minister	Rev. Margaret F. Currie
Session Clerk	Mr. David Walker (Pro tem)
Clerk to the Board	Not Applicable
Church Treasurer	Mrs. Jacqueline Spillane
Independent Examiner	Mr. Thomas W. Donaldson, 46 Etive Street, Wishaw, ML2 0NT.
Bankers	H.B.O.S. Barclays plc

## **Trustees' Annual Report Year ended 31st December 2025**

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

#### **Governing Document**

The Church is administered in accordance with the terms of the Unitary 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 dedicate their 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 responsible for spiritual and temporal 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 of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

#### **Achievements and Performance**

##### **Worship -**

- Our worship reflects our love for God and our concern for His world. Sunday Worship handouts and the Hospice service handout is shared by email weekly. We mark the Christian festivals but also times of focus: eg. One World Week, the Week of Prayer for Christian Unity, Creation Time, Fairtrade Fortnight, etc.
- Both traditional and modern praise are used and different worship styles are employed.
- Our hymn sheets are laid out in such a font and layout which address the needs of those with failing eyesight and those in early stage dementia.
- We share Holy Week services and some Summer services with The New Wellwynd Parish Church and Jackson Parish Church.

##### **Community Outreach (using our building)**

The Kirk Session and Congregation are pleased to welcome the following organisations into our buildings as part of our outreach to the community and beyond. Once again due to lockdown no activities were permitted. Normally we would

- The Girls' Brigade Company operates under the auspices of GB Scotland.
- Parents & Toddler Group.
- Bible Studies.
- Lost in Music.
- Due to issues with their building, we have also provided a 'home' to the GB Company of Airdrie High and the meetings of its Congregational Board & Kirk Session.

##### **Community Outreach (being involved)**

The Kirk Session and Congregation are pleased to be involved in the community by being represented in the following activities within the local community and beyond.

- The congregation is represented on the Council of Churches, supports Ecumenical services and activities in the town.
- St Andrew's Hospice through a weekly services for patients, staff, volunteers and the public. The Minister still serves on the Public Engagement Group of the Hospice. The Minister also provided pastoral/chaplaincy support while the Hospice was without a Chaplain.
- The Academy continues its family support project and the congregation has responded generously by supplying dental and personal hygiene products and stationery items for pupils. Gifts for Mother's and Father's Day as well as Christmas are donated by members for families in need. The Minister is part of the Chaplaincy Team and organises the Inset Days catering for the Staff with the rest of the Team.
- We still hold awards for Eco-congregation and Fairtrade.
- Our involvement with Playlist for Life is ongoing and we hold regular Singing Afternoons at which all are welcome.

The continuing demand for Mission Planning meetings takes up time and effort and we're grateful to our officebearers for their patience and involvement.

## Financial Review for 2025 Accounts

In the year under review the accounts show a surplus of £555.13. Our major source of income is offerings, donations and Gift Aid Tax Return.

Income from these sources increased to £19,525.81 from £17,851.81 (+£1,674.61), this reflects an increase in donations in various categories. Gift Aid has been claimed for 2025 and totalled £1,880.72.

The other area of income from Hall Lets totalled £2280.00 from £275.00 in 2025 (+£2005.00) as organisations returned and other external sources using the buildings.

Our net expenditure for the year was £28,603.75. This included our full allocation to Giving to Grow £10,064.00 for the year.

During the year, the Congregation paid the Ministerial Travelling Expenses for 2025 in full.

The outstanding amounts of Ministry & Mission Contribution are shown on page 6. These amounts remain to be justified or otherwise at any time of planned re-adjustment.

While no formal Stewardship Programmes have been undertaken, the Kirk Session is aware of the various programmes available under the heading "Narrative of Generosity". The Kirk Session and Treasurer regularly remind the membership of the need for committed giving and the benefits of Gift Aid. During this year, the Kirk Session has also encouraged members to consider paying by Standing Order, giving a regular income source to the congregation.

## Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year-end unrestricted funds of £10,610.87 were held with £8,570.49 for General Purposes, £ 774.43 for fabric purposes, and £110.20 designated for session benevolence respectively. £1,155.75 is designated as a Trust Fund.

The unrestricted balance represents at least six months of general expenditure. A further cash reserve of £14,339.97 is invested with the Church of Scotland Investors Trust Deposit Fund and is available for general purposes.

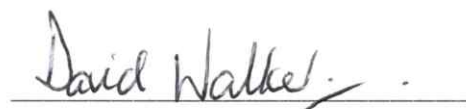
The Trustees also hold £370.42 of Restricted Funds and £467.63 of Endowment Funds for the purposes as specified in Note 2.

The General Trustees of the Church of Scotland also holds on behalf of the Trustees, Capital Funds of £4,523.89 and Revenue Funds of £2,079.83. These funds are available on demand to meet general expenditure if required.

## Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



David Walker  
Session Clerk  
12<sup>th</sup> March 2026

**Independent Examiner's Report to the Trustees of St. Columba's Parish Church, Airdrie.  
The Church of Scotland Charity Number SC002900**

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5 to 9.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In the course of my examination, no matter has come to my attention other than disclosed below

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Thomas W. Donaldson*

Name Thomas W. Donaldson

Address 46 Etive Street  
Wishaw  
ML2 0NT

Date 13<sup>th</sup> March 2026

		<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>		
		<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Receipts</b>	<b>Note</b>					
WFO Scheme Non Gift Aid	3	1,330.00	0.00	0.00	1,330.00	1,285.00
WFO Gift Aid		9,930.72	0.00	0.00	9,930.72	9,754.96
Gift Aid Donations		3,550.00	0.00	0.00	3,550.00	1,650.00
Ordinary Offerings (Open Plate)		2,277.07	0.00	0.00	2,277.07	1,639.63
Advent Donations ( Gift aid)		334.00	0.00	0.00	334.00	417.50
Advent Donations ( non Gift aid)		223.30	0.00	0.00	223.30	166.50
Other donations		0.00	0.00	0.00	0.00	600.00
Tax Recd on Gift Aid Donations		1,880.72	0.00	0.00	1,880.72	2,337.61
		<b>19,525.81</b>	<b>0.00</b>	<b>0.00</b>	<b>19,525.81</b>	<b>17,851.20</b>
Easy Fundraising		64.90	0.00	0.00	64.90	74.18
Bank & Deposit interest		26.51	0.00	6.07	32.58	51.98
Investment Interest		853.67	0.00	0.00	853.67	1,467.78
Hall lets		2,280.00	0.00	0.00	2,280.00	275.00
2023 Travel Expense Refund		0.00	0.00	0.00	0.00	380.00
Ukraine Collection		0.00	0.00	0.00	0.00	0.00
		<b>3,225.08</b>	<b>0.00</b>	<b>6.07</b>	<b>3,231.15</b>	<b>2,248.94</b>
<b>Extra Ordinary Income</b>						
CofS Deposit Fund Transfer		5,264.00	0.00	0.00	5,264.00	4,408.00
SSE-Electricity Refund Ref 2023		1,137.92	0.00	0.00	1,137.92	0.00
<b>Total Receipts</b>		<b>29,152.81</b>	<b>0.00</b>	<b>6.07</b>	<b>29,158.88</b>	<b>24,508.14</b>
<b>Payments</b>						
<b>Costs of generating funds</b>	4	85.00	0.00	0.00	85.00	78.60
<b>Charitable activities</b>	5	28518.75	0.00	0.00	28,518.75	25,594.88
<b>Governance costs</b>	6	0.00	0.00	0.00	0.00	0.00
<b>Total Payments</b>		<b>28,603.75</b>	<b>0.00</b>	<b>0.00</b>	<b>28,603.75</b>	<b>25,673.48</b>
Excess of Receipts over Payments for the year after transfers		<b>549.06</b>	<b>0.00</b>	<b>6.07</b>	<b>555.13</b>	<b>-1,165.34</b>
<b>Transfers</b>						
From Trust Fund to Gen. Fund		0.00	0.00	0.00	0.00	-1672.16
To Gen. Fund from Trust Fund		0.00	0.00	0.00	0.00	1672.16
From Gen. Fund to Fabric Fund		0.00	0.00	0.00	-2380.00	0.00
To Fabric Fund from Gen. Fund		0.00	0.00	0.00	2380.00	0.00
From Fabric Fund to Gen. Fund		0.00	0.00	0.00	-2,380.00	0.00
To Gen. Fund from Fabric Fund		0.00	0.00	0.00	2,380.00	0.00
<b>Total Transfers</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>549.06</b>	<b>0.00</b>	<b>6.07</b>	<b>555.13</b>	<b>-1,165.34</b>

for the year after transfers

**Airdrie St. Columba's Church of Scotland**  
**Statement of Balances**

**Registered Charity No. SC002900**  
**Year Ended 31st December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances	10,061.81	370.42	461.56	10,893.79	12,059.13
brought forward					
<b>Movement in Year</b>					
Excess of Receipts over Payments for the year	549.06	-	6.07	555.13	- 1,165.34
<b>Bank &amp; deposit balances carried forward</b>	<u>10,610.87</u>	<u>370.42</u>	<u>467.63</u>	<u>11,448.92</u>	<u>10,893.79</u>

**Investments**

Bequest Fund					
Church of Scotland Investors Trust	19,603.97				
Interest Paid	853.67				
Interest Transferred to General Fund	- 853.67				
Deposit Fund. to General Fund	- 5,264.00				Payment towards 2025 GtoG
Market Value at 31st Dec	<u>14,339.97</u>				

**Liabilities**

**Giving to Grow**

2025 Assessment	10,064.00
Payments by S/O	- 4,800.00
Payments by Cheque	- 5,264.00

**2025 Outstanding**

-

**Ministry & Mission**

**Accumulated Shortfall**

2004 - 2008	23,891.24
2011 - 2013	24,312.00

**Accumulated Shortfall**

**48,203.24**

**Ministerial Travel Expenses**

2025 Liability	1,104.00
2025 Payments	- 1,104.00

**2025 Outstanding**

-

**Total Liabilities**

**48,203.24**

The accounts were approved by the Kirk Session and Financial Board on 12th March 2026  
 For and on behalf of the Kirk Session and Financial Board

*David Walker*

Session Clerk

Mr. David Walker

*Jacqueline Spillane*

Treasurer

Mrs Jacqueline Spillane

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

During the year 1 trustee received reimbursement of expenses incurred totalling £578.14

The Trustees also paid the Council tax on the Manse of £1964.03

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**2. Movements in Funds**

	At 1 Jan 2025 £	Receipts £	Payments £	Trans In £	Trans Out £	At 31 Dec 2025 £
<b>Unrestricted funds</b>						
General Fund	8,047.94	29,126.30	28,603.75	2,380.00	2,380.00	8,570.49
Designated Fabric Fund	764.37	10.06	0.00	2,380.00	2,380.00	774.43
Designated Trust Fund	1,140.74	15.01	0.00	0.00	0.00	1,155.75
Session Benevolent Fund	108.76	1.44	0.00	0.00	0.00	110.20
	<u>10,061.81</u>	<u>29,152.81</u>	<u>28,603.75</u>	<u>4,760.00</u>	<u>4,760.00</u>	<u>10,610.87</u>
<b>Restricted Fund</b>						
Flower Fund	370.42	0.00	0.00	0.00	0.00	370.42
<b>Endowment Fund</b>						
Sunday School	461.56	6.07	0.00	0.00	0.00	467.63
<b>Total funds</b>	<u>10,893.79</u>	<u>29,158.88</u>	<u>28,603.75</u>	<u>4,760.00</u>	<u>4,760.00</u>	<u>11,448.92</u>

**Purposes of Designated Funds**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Trust Fund: The Trustees have set aside funds for the maintenance of the Manse.

Benevolent Fund: The Trustees have set aside funds for acts of benevolence in the parish.

**Purposes of Restricted Funds**

Flower Fund: The Trustee have set aside funds to purchase flowers for the church

**Purposes of Endowment Funds**

Sunday School: A bequest was made prior to 2001 for the provision of teaching materials.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024
<b>3. Analysis of Donations</b>					
WFO Scheme Non Gift Aid	1,330.00	0.00	0.00	1,330.00	1,285.00
WFO Scheme Gift Aid	9,930.72	0.00	0.00	9,930.72	9,754.96
Donations Gift Aid	3,550.00	0.00	0.00	3,550.00	1,650.00
Ordinary Offerings (Open Plate)	2,277.07	0.00	0.00	2,277.07	1,639.63
Advent Donations ( Gift aid)	334.00	0.00	0.00	334.00	417.50
Advent Donations (non Gift aid)	223.30	0.00	0.00	223.30	166.50
Other donations	0.00	0.00	0.00	0.00	600.00
Tax Recd on Gift Aid Donations	1,880.72	0.00	0.00	1,880.72	2,337.61
	<b>19,525.81</b>	<b>0.00</b>	<b>0.00</b>	<b>19,525.81</b>	<b>17,851.20</b>
<b>4 Cost of Generating Funds</b>					
Offering Envelopes	85.00	0.00	0.00	85.00	78.60
	<b>85.00</b>	<b>0.00</b>	<b>0.00</b>	<b>85.00</b>	<b>78.60</b>
<b>5 Analysis of Payments</b>					
Giving to Grow	10,064.00	0.00	0.00	10,064.00	9,208.00
Travel Expenses	1,088.00	0.00	0.00	1,088.00	960.00
Presbytery Dues	407.00	0.00	0.00	407.00	349.00
Ministers Phone & Expenses	578.14	0.00	0.00	578.14	420.00
Fabric Repairs & Maintenance	2,746.80	0.00	0.00	2,746.80	526.33
Council Tax	1,964.03	0.00	0.00	1,964.03	1,798.37
Heating & Light	6,738.76	0.00	0.00	6,738.76	5,644.37
COSIC	1,979.39	0.00	0.00	1,979.39	2,088.25
Organist and Music	2,090.00	0.00	0.00	2,090.00	1,990.00
Annual Fire Extinguisher	358.08	0.00	0.00	358.08	158.40
Skip Hire	0.00	0.00	0.00	0.00	456.00
Fencing Repair Manse	0.00	0.00	0.00	0.00	1,216.16
PAT Testing	200.40	0.00	0.00	200.40	180.00
Donation to St Andrews Hospice	0.00	0.00	0.00	0.00	600.00
Bank Charges	64.15	0.00	0.00	64.15	0.00
Goodwill	240.00	0.00	0.00	240.00	0.00
	<b>28,518.75</b>	<b>0.00</b>	<b>0.00</b>	<b>28,518.75</b>	<b>25,594.88</b>
<b>6 Governance Costs</b>					
Independent Examiners Fee	0.00	0.00	0.00	0.00	0.00
	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Total Payments	<b>28,603.75</b>	<b>0.00</b>	<b>0.00</b>	<b>28,603.75</b>	<b>25,673.48</b>
<b>7 Minister's Stipend</b>					

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, housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale which is related to years of service. In 2025 the minimum stipend was £32,433; Maximum Stipend in 5th and subsequent years of service was £39,856

**APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION**

**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	4,523.89	723.89
Transfer Between Funds	0.00	3,800.00
		0.00
		0.00
	<b><u>4,523.89</u></b>	<b><u>4,523.89</u></b>
 Market Value of Balances at 31 December	 <b><u>4,844.63</u></b>	 <b><u>4,593.97</u></b>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	2,132.73	38.83
Capital A/c Growth Fund Interest	49.68	49.68
Capital A/c Income Fund Interest	121.20	78.60
Capital A/c Deposit Fund Interest	0.52	20.15
Revenue Account Interest	95.70	57.57
Transfer Between Funds	0.00	1,900.00
Administration Costs	0.00	-12.10
Allocation of Support Costs 2025	-320.00	0.00
Closing Balance	<b><u>2,079.83</u></b>	<b><u>2,132.73</u></b>
 <b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	<b><u>-5,700.00</u></b>	<b><u>-5,700.00</u></b>