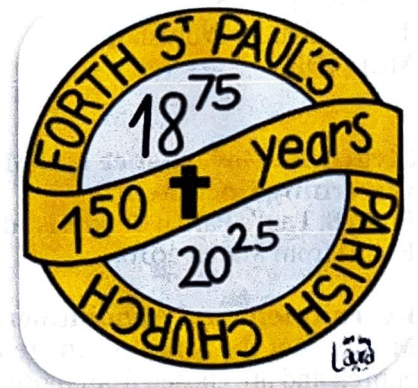




Forth St Paul's Parish Church (Church of Scotland)

Annual Report and Accounts for the year ending 31st December 2025



Congregation No: 130713
Charity No: SC003080

Trustees Annual Report Year ended 31st December 2025

Reference and Administrative Information

Charity Name: Forth St Pauls Parish Church (Church of Scotland)
Charity Registration Number: SC003080
Congregation Reference No: 130713
Contact Address: 257 Climpy Road, Forth, Lanark, ML11 8EW

Trustees (Kirk Session)

Elma Conn	Agnes Gallacher	Grace Graham	Jean Haston
Margaret Hunter	Catherine Jardine	Catherine McGurk	Audrey Murphy
Stewart Murphy	Margaret Neilson	Tom Neilson	Karen Nicol
David Nimmo	Jim Robertson	Jane Savage	Jim Sinclair
Janette Stevenson	Ellen Watt	Ian Conn (until June 2025)	

Principal Office-bearers

Minister: Vacant
Interim Moderator: Rev Mike Fucella
Session Clerk: Mrs Margaret Hunter
Church Treasurers: Mrs Margaret Neilson and Mrs Catherine McGurk

Independent Examiner

Louise Watson
I A Stewart & Co
The Mechanics Workshop
ML11 9DB

Bankers

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

Structure, Governance and Management

Governing Document

Forth St Paul's Parish Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form) from March 2010.

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 Kirk Session is moderated by the Interim Moderator and meets regularly throughout the year either in person or online if required. There are committees for the areas of Resources, Worship and Fellowship, Community and World Issues and Pastoral Care and certain responsibilities are delegated to them. Each committee is convened by a member of the Kirk Session with the membership being made up of elders and representatives from the congregation. Each committee reports regularly to the Kirk Session, with Resources reporting at every meeting.

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. The parish of Forth St Paul's covers the communities of Forth, Wilsontown, Haywood, Braehead, Climpy, Auchengray, Tarbrax and some farming communities on its borders.

Kirk Session's Report



We begin by thanking God for continuing to bless our Church throughout 2025. With support from our interim moderator Rev M Fucella, Rev S Harrison, Rev D Bartholomew, Alan Grant, and with special thanks to Robert Allan, Stephen Hunter, Christine Fraser and JIGSAW, Jean Haston, Karen Nicol and everyone who has helped with leading worship throughout the year and for each one of our congregation who have been there each week. Currently we have on average 55-60 weekly worshippers attending church and an average of 48 watching online or accessing a recorded version of services via our YouTube channel, a steady increase of 12 each week on the previous year, which is very positive. We are blessed to have over 100 children under 17 years of age involved with our church family which is wonderful and makes us very hopeful and positive for a strong faithful future ahead.

We celebrated some special services for Mother's Day, Easter, Christian Aid, JIGSAW Appreciation service, a service to celebrate the 150th Anniversary of Forth Church incorporating Harvest (with food donations given to our local food bank - Clydesdale Food Bank), in November we marked Remembrance Sunday, celebrated Communion throughout the year supported by Rev S Harrison and Rev D Batholomew, held a thanksgiving service for the switching on of our Christmas Lights linked in to our Santa's Grotto event which was a great community event. December brought Advent, and as well as our Advent Services we held our Reflection Service, Gift Service, JIGSAW Nativity, and Watchnight service. We have a very talented team who regularly step up and assist when called upon. Thanks to the efforts of Lynne – chief editor - our Newsletter continues to be very popular with the congregation and visitors to our café and the wider community, feedback has shown how everyone looks forward to the next edition, particularly for those not online.

As we progress with our Union of Carnwath, Carstairs and Forth St Pauls Churches, we continue to meet regularly as a joint session and are preparing for a formal vote early in 2026. There remains some uncertainty therefore we would ask you to pray and reflect as we try to learn the lessons God is teaching us, and find new ways of being church working more closely aligned in our new Union.

Worship

The congregation of Forth St Paul's is diverse, encompassing individuals of various ages and backgrounds. Sunday worship services commence at 11:00am, with five regular participants attending the J.I.G.S.A.W. (Sunday school) programme. Weekly in-person attendance is supplemented by almost 50 views of either the livestream/recorded service. Over the past year, sadly we lost seven members, including Ian Conn an elder who worked hard and supported our church faithfully. We also celebrated the baptism of three children.

Our church has enrolled in 'Bible for Bairns,' an initiative led by the Bible Society. This project enables children born within the current year to receive a complimentary Bible storybook annually on their birthday until age five. Information regarding this initiative is provided to baptismal families and participants of our Mainly Music group (for parents and toddlers) to promote registration.

We offer crèche facilities as needed and have been encouraged by the presence of new families with young children joining us for worship. We remain committed to supporting and welcoming these families into our church community.

Worship is varied with a mixture of traditional and contemporary styles, thereby meeting the needs of differing generations and personalities. Holy Communion is generally celebrated four times per year. We continue to develop our Worship Team to help lead worship, and work with a team of volunteers to cover readings, prayer for others, welcoming team, audio visual team and weekly PowerPoint presentations.

150 Years of Forth Church



Throughout September, we enjoyed a variety of events and activities for all ages that celebrated our church community and culminated in a Harvest thanksgiving service. One highlight was an Afternoon Tea, where the hall buzzed with warmth and laughter as friends caught up in a relaxed, cheerful atmosphere—making it a truly memorable day for everyone. Our Family Fun afternoon drew a fantastic crowd of local families,



delighting children with games, crafts, and a popular bouncy castle. Smiles and laughter filled the day, complemented by food and refreshments from our café, as community spirit shone through.

We then hosted a Memory Night, introduced by Jean who gave an engaging history presentation covering the area's origins and growth of the churches. The evening featured slides and films showcasing church and community events, along with historical photo displays in the Large Hall. Guests enjoyed tea or coffee with freshly baked scones, sharing memories and celebrating our shared local history.



Anniversary celebrations continued with displays in the church and halls, highlighting organisations past and present, church sacraments such as holy communion and baptism, and a timeline tracking how churches within

the district united to become –
Forth St Paul's Parish Church.

Each church played host to many ministers:

- Climpy 1
- Haywood 3
- Braehead 5
- St Paul's Wilsontown 6
- Forth Church 10



The Wee Kirk in Forth had been vacant since 1900 before forming a union with St Paul's Wilsontown in 1914; later, Braehead joined Wee Kirk Forth and St Paul's Wilsontown in 1919 under new leadership, while Haywood became vacant in 1937. On May 8th, 1938, the United Charge of Braehead, Haywood, St Paul's Wilsontown, and Wee Kirk Forth was established, eventually joining in union with Forth Church on November 4th 1974, and named Forth St Paul's Parish Church.

As we prepare for a new union with Carnwath and Carstairs churches, we look forward to beginning a new chapter as - **Carnwath, Carstairs and Forth Parish Church of Scotland** in 2026.



One of the parts of our 150th celebration was the incredible tent display created by local school children and members of the Church and wider community.



Each tent, lovingly crafted and thoughtfully decorated, represented a unique contribution to our shared story of faith and fellowship. At the heart of the display stood the tabernacle— a powerful symbol of God’s presence among His people. Together, the tents and tabernacle formed a beautiful and meaningful centrepiece, reminding us of our spiritual journey and the strength we find in community. Forth Primary School pupils enjoyed the exhibitions, Karen welcomed each class to learn about our history, the Tabernacle and see their own tents which were displayed as part of the event. The pupils enjoyed their time exploring the exhibition, learning about the tabernacle, and viewing the displays set up in the Church.

To top off the visit, everyone enjoyed a well-earned snack and some time to relax together. In the hall which was decorated with many photographs from past years. Everyone loved reminiscing, remembering people, places and activities. A particular favourite was the screen showing wedding photographs, with everyone trying to decide who the brides and grooms were. There was much “oh yes”, “so it is”, “I remember that day”. There was a great atmosphere, of friendship, laughter, good will and simple enjoyment. The great community spirit was added to by the excellent food, scones, cakes, tea and coffee being served at the cafe. Sunday 5th October – Harvest Thanksgiving and Celebrating 150 Years of Forth St Paul’s, a family service to celebrate Harvest and 150 years of our church, celebrated God’s gifts of food, water and shelter and of faith. The service reminded us of God’s presence here with us - our church which has stood here in the centre of the village is a symbol of his presence in the centre of our community where we continue to teach His Word to all. The wonderful displays around the church show us that Jesus has been at the centre of our church, at the centre of our faith journey, welcoming babies, celebrating weddings, inspiring leaders and ministers at the centre of communion and our helper through the dark times. Jesus has been in every corner of this building and has been the same yesterday, today and will be, no matter what we are called to be, the same tomorrow and forever. And that is something that certainly needs to be celebrated. Here’s to community, faith, and the next chapter.



Kirk Session Committees *(made up of elders and members)*

Pastoral Care

The pastoral team are responsible for home visits to church members in the parish who are housebound, living in residential care, or who are now unable to come to church, these visits are very informal. Sunday worship is recorded/live streamed for anyone wishing to watch at a later day/time. Recordings are available via a USB stick and our YouTube channel. Listening to the children's address, sermon, prayers and singing helps members retain a more personal connection with our church family, this is an important link in keeping a personal contact with our church family. Several members of the group assist with flower deliveries after services each week.

Worship and Fellowship Report

Our Forth St Paul's YouTube channel is proving a successful way to reach those not able to attend church in person, with an average of 48 watching online however, we still offer the option of receiving a recording of our weekly services to those who prefer this method. Our church Rainforest Café remains popular attracting new faces not just from Forth but from further afield and as all other local churches have now closed, we also welcome locals from other churches attending our café and/or some of our social events which is also encouraging, we want our church to be a place welcoming to everyone.

Throughout the year our Worship Team have assisted with regular worship. Our Prayer Box is available for anyone in need of prayer, and we are working to develop a Prayer WhatsApp group to share requests with the prayer team. We are also supported by members who deliver the bible reading and Prayer for Others each week.



Community and World Issues Committee

Community Events

We hosted a few sessions with 'Tea and a Tale with Braw Clan' on Wednesday 29th January. This group entertained telling stories or reading poems in 'auld scots' while folk enjoyed a cuppa and a scone. The final session with this group was on Wednesday 23rd February.

The Co-op hosted an information afternoon on Thursday 13th February, to meet with locals and advise how to make the most from their local shop. The Planet Earth Group were chosen as one of their local charities being supported this year.

Pancake Night was held on Tuesday 4th March, a well-attended event which was much enjoyed by all.

Jingle Jars were collected from late March and into April. Church Shop was open in April and in October both successful fundraisers. September/October saw our 150th anniversary celebrations which were very well received. During November the Christmas Lights Service and the Santa's Grotto and teas event in the Large Hall, this raised funds for the Parish Co-ordinator's Fund.



World Issues

During Christian Aid Week, in May, we had various successful fundraising events- We held a special service to launch the events, we participated in a quiz, we organised a sponsored walk of 70K, had lunch at the Rainforest Café, had a cake sale and our usual envelope appeal.

In October we donated to our local food bank - Clydesdale Foodbank - as part of our Harvest Thanksgiving Service and also participated in the Blythswood Care Shoebox Appeal, sending 87 boxes.

In November we had a retiral offering in support of Poppy Scotland and invited St Andrews Hospice to our Christmas Lights Switch on event to raise money for their 'Light up a Life' fundraiser, where people buy cards and a light on the tree in memory of loved ones.

In December we once again supported the Salvation Army with Christmas Gifts for those locally in need.



Resources Committee and Building Development Group

Have responsibility for property and finance, they manage hall lets for both the church and the community, oversee the employees, keep the building wind and watertight as well as planning required works. They also have the Manse to care for as it is a major asset for the church as well as a family home for the minister. We have been fortunate to get volunteer support from the local community to carry out a few DIY jobs around our buildings which has proved helpful. This year we have replaced the boiler in church, and it has been agreed by the new joint session to dispose of the manse in Forth, therefore Presbytery and the General Trustees have both agreed to progress this in 2026.



J.I.G.S.A.W. (Sunday School)

For the first 6 months of 2025, we regularly had 7 children. Arran, Ewan and Millie, after years of faithful attendance, ended their time at JIGSAW in June. They were presented with a Bible and a photo album celebrating their many years at JIGSAW. For the second 6 months, we have regularly had 4 children. Although few, we are so lucky to still have children worshipping with us at Sunday service time. We greatly appreciate their joy, enthusiasm and friendship and the support we get from the children's parents.

The children took an active part in many of the church services, for Mother's Day, the children spoke about the love a mother gives and retold the story of the mum giving her son a picnic of loaves and fishes, inviting all the congregation to join in with a picnic of salmon paste sandwiches and the children also gave their mum's a vase of daffodils. On Easter Sunday, the children told the Easter story and involved all the congregation singing and dancing around the church. The children enjoyed an Easter egg hunt in the church, then rolled some painted hard-boiled egg. The children also received "a real Easter egg" from Linda and Campbell. The Harvest Thanksgiving Service included the 150 years of our church celebration, with the children finding Jesus in every corner of our church and our lives.

For Advent the JIGSAW children set up the nativity scene in church on the first Sunday of advent, then led the nativity play on the third Sunday of advent. Everyone in the congregation was given a part, there were angels, travellers, innkeepers and shepherds with everyone joining the children with tea lights as the Christmas Hallelujah song was played.

This year at JIGSAW, we heard stories and did activities for God's creation, miracles Jesus performed, Paul discovering Jesus and then telling others, Jesus and his disciples, the fruits of the spirit, Daniel in the lion's den, Jonah and the whale, stories of Samson and Ruth.

Children also found out more about the shoebox gifts.

JIGSAW continues to be an active time, with art and crafts, games and stories often using the big screen in large hall. JIGSAW continues to meet on Sunday in small hall from 10.50 - 12.00 for children age 3 to secondary school age.





Mainly Music

Mainly music started in 2018 and is still going strong with 5 of the original volunteers and 2 new volunteers Catherine and Miriam. We started back in August with 16 families and feedback has been great, everyone loves coming along.

We raised the fee to £3 as those attending thought we were undercharging. We currently have a new wee girl from Lanark who enjoys coming and a new Christmas Baby! There are also 4 Grans whose grandchildren have moved on to nursery who regularly meet for coffee they call themselves 'The Mainly Music Grans'.

The children love to help get the toys out and tidy them away, a lesson well learned and fun too. This is a less formal way for our church to connect with families who wouldn't normally come along to church.



The Guild

Forth St Paul's Guild is still going well due to the input of our members. We all play our part, some organising meetings, others chairing meetings, some managing finances, and those less able come along and enjoy the meetings showing support by their very presence and boosting our membership. For larger occasions like our Easter and Christmas coffee mornings, we now rely on JIGSAW leaders and members of the congregation for their help, this allows us to donate the proceeds of these

events to our church. Since 2020 our capitation fees have risen £1 each year, and currently costs £17, we had 23 members join in September. Our session continues to run over the winter months from September through until the end of March. Dates are intimated in the weekly church order of service inviting anyone interested to come along.

Knit, Natter, Craft and Chatter Group (KNACC)

The KNACC currently has 8 members (men and women) but is open to anyone to pop in, with all decisions being made jointly, working as a team and although they do not have a bank account, the church supports them as needed. They meet from 10-12 noon on Mondays.

Parish Coordinator Report

This year started off with the cafe which opens on Fridays for the teenagers cafe and Sundays and Wednesdays for the church and community. The cafe is increasing in numbers and is bringing a lot of new people to our church community. People who live alone come regularly which is so nice to see everyone chatting and having a good time as well as a lovely lunch it has a real buzz about it.

Earlier this year, we hosted a theatre group called Braw Clan. During their performances, the café served fresh scones and tea to guests as they enjoyed the entertainment.



A small grant from the co-op enabled the teenager group to organise and provide afternoon tea for their families. Ten teenagers participated having completed a food hygiene course with us they prepared tray bakes, fairy cakes, scones, a selection of sandwiches and Alison helped them make sausage rolls. The group was responsible for setting and decorating their own tables and Brooke created Lego flowers for her table as a decorative feature. The event was well received by all involved, and everyone is looking forward to repeating the experience.

We organised a "Time to Talk" afternoon with the Co-op community worker Susan where folk came for a light lunch and a chat which went very well getting to know some of the staff from the co-op. We are so grateful for the support Susan, and the Co-op provide for us.



Pancake time again! I visited Forth Primary School and made pancakes for all the classes this has become an annual event which the children and the teachers enjoy. The children measure the ingredients and get a chance to stir the mixture as well as eating a few pancakes, they get the choice of butter, jam or syrup but syrup is by far the favourite topping. The teenagers all had a chance at making pancakes at the Friday Rainforest Cafe too. On Pancake Tuesday our volunteers all worked tirelessly making pancakes to satisfy everyone attending our quiz night, which was a huge success.



March and the Easter Code was upon us; every class came to the church hall where we provide a few fun ways of learning the Easter Story of Holy Week. Each class comes for two and a half hours, where we provide each of them with questionnaires and a few work sheets. We have music and dance as well as a treasure hunt and marshmallows and chocolate around our pretend fire. Our Adult version of the Easter Code is a time for reflection and recounting Holy Week through readings and music and was well attended.

Having secured a Community Health and Wellbeing grant we were able to provide a variety of events and activities for adults throughout the year from our 'Braw Clan' days to movie nights and afternoon teas to name a few things. Each of these events including our cafe has gone a long way to supporting many in our community who suffer from anxiety, low mood, loneliness or just folks wanting some company, we are a 'community family' who look out for each other which we hope will continue for many years to come.



April arrived and it was then time for the church shop to be set up and organised with the cafe opening on the Mondays and Wednesdays for the people wanting a snack while having a browse around the shop.



We had a visit from the Primary 7 class to experience the Rainforest Cafe for teenagers, we provide food and drinks for them to try from the cafe, and they all have a chance to enjoy the games which we provide for them. We recently bought a large TV and a PlayStation 5 for a gaming station with a few different games. Most of them really enjoy the pool and air hockey table which Campbell and Linda kindly donated to us.



We opened the cafe and provided food for folk attending the Gentle Giant yearly music festival in the village. It was an extremely busy day but was a great way for people to get to know about us. The volunteers worked hard, but it was well worth it. We also provided food for the family fun day which was very well attended and enjoyed.

We celebrated our church being 150 years old at harvest time and opened the cafe for five days, we played films on the screen of all the church groups having fun which brought back many happy memories. The cafe takes a lot of organising, buying food, cleaning, training, cooking and learning new skills. We are so grateful for the volunteers who come faithfully every week to help at the cafe and provide a friendly welcome to all our customers. Corey and Millie are two of the teenagers who help regularly on Sundays. Blair has taught them how to make delicious coffee, and they are both doing a great job.



Harvest time again and we decided the theme would be The Tabernacle, all the classes from Forth Primary took part making tents for our displays, it was wonderful to see all the different ideas. Each class came to the church hall where we had a presentation and a talk about God wanting to be with his people and the tent being a reminder of this and how our church in the heart of the village is a reminder of God's presence here in Forth. We had a model in the centre of the

displays which was built by Bill for everyone to see, and all the childrens tents displayed around it which Aileen and Lynne helped to set out.

Gini has been employed to support our team of volunteers in the café, and we are pleased to welcome her as a valuable addition. She is integrating well into the group, which will enable me to expand activities and programmes designed to support individuals of all ages in exploring and strengthening their faith.



Christmas time arrived and it was all go with Santas Grotto and the Christmas Light switch on we had lots of people came along to help with all the activities. The teenagers all got involved helping to set up the Christmas displays and helped on the day. The school classes and two groups of Nursery children all came for another visit for a Christmas presentation on the screen with storytelling, music and dance as well as a few treats. Fun was had by all, and we are so grateful the school enjoy coming to visit us. Additionally, our Mainly Music group attended a session where the children built a nativity scene and

dancing and singing to songs of the Christmas story.

The theme of the tabernacle was carried on to the Christmas cards which was posted to every household in the villages and continued the theme of the tabernacle for the reflection at the watchnight service to connect it all together. The teenagers all took part in the service, Corey, Ruth, Krystal and Neil all did a brilliant job and Stephen who introduced everyone. The teenagers all taking part made the service extra special.



Corey and I set up the Christmas Glow displays, the glow is meaningful music and readings from scripture telling the Christmas story it is a relaxing experience to contemplate on the true meaning of Christmas. We invited the Braehead lunch club for afternoon tea while experiencing the Christmas Glow and many others came along in the evenings.



The Planet Earth Club is still going strong with many children attending regularly. We have many volunteers, Janet and Celia making food for the children and others helping with games and activities. We always have a prayer time and a few challenges. We had a movie day with hot dogs as a treat; many bring their teddies too.

The Rainforest Cafe for teenagers continues to go from strength to strength; the high school finishes at 1pm on Fridays and a lot of the children come to the cafe for their lunch and to chill out with their

friends, we have many games which they enjoy and sometimes we watch a movie on our big screen. Occasionally we do some baking and sewing or knitting which a few are interested in learning.

All in all, things are very busy and going very well with the clubs attracting lots of children and teenagers. We have been supported with donations from Forth Masonic, the Co-Op and many members of the public which we are so grateful for. A huge thanks to all our café volunteers who work extremely hard preparing food and serving our members and community each week, their work and commitment hasn't gone unnoticed, and we do appreciate all they do.



Financial Review

The majority of our financial support comes through offerings, either by open plate or freewill envelope offerings. In 2025, through the freewill offerings, we raised £29,377, in addition, £7,540 was recovered on Gift Aid in the year, Bequests/Donations raised £2,085 and £3,842 came in the open plate at Sunday worship, as well as £3,400 vacancy payment, £625 grant funding and £1,460 rental income.

The Guild with the help of church volunteers held their renowned Easter and Christmas Fayres, donating generously to church funds. Other regular fundraising events help to sustain the ongoing operation of our church these include our church shops, Pancake night, and finally our Christmas Lights and Santa's Grotto event. It has to be said that these have always been community events, which are very well attended and although help raise vital income to keep things operating, they serve as a very social event for people to catch up, which goes a long way to supporting the community and reducing social isolation.

Grant funding was received from Tormywheel for the work of the Parish Coordinator, and a small grant was secured from Levenseat Trust towards our Santa's Grotto event and to replace our boiler in church. Further support was granted from the Coop again this year and securing a 'Seeds for Growth' grant has been a huge support in the development of our plans to build on the work we have achieved to date.

Total unrestricted payments of £62,453 were spent on running the church and maintenance of property, meaning payments exceeded unrestricted receipts of £58,551 resulting in a deficit for the year of £3,902. Total restricted receipts of £83,186 exceeded payments of £41,796 showing a restricted surplus of £41,390, giving an overall total surplus for the year of £37,488.

This means that we have £54,903 available for unrestricted use by the congregation of Forth St Paul's Parish Church at the end of 2025, plus £79,330 restricted to the funding of parish coordinator activities/operating costs including salaries.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months normal expenditure. At the year end the Church held unrestricted cash funds of £54,903. The balance on the General Fund not designated for other purposes represents about two month's expenditure. The Trustees will consider how this can be improved in the coming year.

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,


Margaret Hunter

Session Clerk

Date: 13/3/2026

Forth St Paul's Parish Church

SC 003080

Report of the Independent Examiner to the Trustees of Forth St Paul's Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 13 to 16.

Respective responsibilities of trustees and examiner

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

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

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. My 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 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

Signed:



Name:

Louise Watson

Member of the Institute of Chartered Accountants of Scotland
Independent Examiner

Address:

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

Date

13/03/2026

Forth St Paul's Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds
	Note	2025	2025	2025	2024
		£	£	£	£
Receipts					
Donations	3	46,869	616	47,485	49,571
Activities for Generating Funds		9,766	31,804	41,570	30,331
Bank & Deposit Interest		456	651	1,107	872
		<u>57,091</u>	<u>33,071</u>	<u>90,162</u>	<u>80,774</u>
Rental of premises		1,460	-	1,460	240
Other Receipts		-	-	-	1,841
Parish Community Coordinator grants		-	50,115	50,115	6,294
		<u>58,551</u>	<u>83,186</u>	<u>141,737</u>	<u>89,149</u>
Payments					
Costs of generating funds	4	140	13,180	13,320	8,491
Charitable activities		62,313	22,970	85,283	79,275
Governance costs		-	-	-	-
Other Payments		-	5,646	5,646	-
		<u>62,453</u>	<u>41,796</u>	<u>104,249</u>	<u>87,766</u>
Excess of Payments over Receipts for the year (before transfers)		(3,902)	41,390	37,488	1,383
Transfers		-	-	-	-
Excess of Payments over Receipts for the year		<u>(3,902)</u>	<u>41,390</u>	<u>37,488</u>	<u>1,383</u>

Forth St Paul's Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances				
Bank & deposit balances brought forward	58,805	37,940	96,745	95,362
Movement in year:				
Excess of Receipts over Payments for the year	(3,902)	41,390	37,488	1,383
Bank & deposit balances carried forward	<u>54,903</u>	<u>79,330</u>	<u>134,233</u>	<u>96,745</u>
Assets				
Equipment	-	5,000	5,000	-
Gift aid receivable	6,000	-	<u>6,000</u>	<u>5,000</u>
Liabilities				
Utility and other amounts payable	346	938	<u>1,284</u>	<u>1,005</u>

The accounts were approved by the Kirk Session and Financial Board on 13/3/2026
For and on behalf of the Kirk Session and Financial Board

Margaret Hunt

Session Clerk

Margaret K Nelson

Treasurer

Forth St Paul's Parish Church
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Mrs A Murphy, who is a member of the Kirk Session, received £1,804 for providing her services as organist.

Ms Karen Nicol, who is a member of the Kirk Session, received £18,993 for her services as coordinator.

Other than the above, 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 £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	46,569	4,359	-	(10,000)	40,928
Designated IT Fund	1,108	-	-	-	1,108
Designated Guild Fund	2,862	4,588	772	(4,000)	2,678
General Fund	8,266	49,605	61,681	14,000	10,190
Restricted Funds					
Parish Community Coordinator Fund	37,930	83,186	41,796	10	79,330
Buildings & Development fund	10	-	-	(10)	-
	<u>96,745</u>	<u>141,737</u>	<u>104,249</u>	<u>-</u>	<u>134,233</u>

Purposes of Designated Funds

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

Guild Fund: The Trustees have set aside funds for the running of the Guild.

IT Fund: This Fund is for the provision of IT resources to the minister.

Purposes of Restricted Funds

Parish Community Coordinator Fund : Grant aid has been obtained to fund the employment and associated costs of a coordinator over a three year period.

Buildings and Development Fund : this fund was fully expended last year with a bank balance retained to hold the supporting bank account open. The fund is now closed.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme & Gift Aid	29,377	-	29,377	29,414
Bequests & Donations	2,085	616	2,701	8,586
Tax Recovered on Gift Aid Donations	7,540	-	7,540	7,733
Ordinary Offerings (Open Plate)	3,842	-	3,842	3,838
Church of Scotland - vacancy payme	3,400	-	3,400	-
Grant income	625	-	625	-
	<u>46,869</u>	<u>616</u>	<u>47,485</u>	<u>49,571</u>

3. Analysis of Donations

Forth St Paul's Parish Church
Notes to the Accounts (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes	140	-	140	178
Café costs	-	13,180	<u>13,180</u>	<u>8,313</u>
	<u>140</u>	<u>13,180</u>	<u>13,320</u>	<u>8,491</u>
Charitable activities				
Giving to Grow	32,623	-	32,623	31,834
Presbytery Dues	992	-	992	1,037
Minister's Expenses	-	-	-	996
Pulpit Supply	3,400	-	3,400	700
Other Salary costs	5,989	21,811	27,800	21,864
Fabric Repairs & Maintenance	3,918	-	3,918	4,389
Other Buildings Costs	12,384	-	12,384	12,027
Church Office Expenses	2,112	-	2,112	2,071
Worship Resources	-	-	-	-
Other Expenses	895	1,159	2,054	4,357
	<u>62,313</u>	<u>22,970</u>	<u>85,283</u>	<u>79,275</u>
Governance costs				
Independent examiner's fees	-	-	-	-
Other payments				
Purchase of assets	-	5,646	5,646	-
	<u>62,453</u>	<u>41,796</u>	<u>104,249</u>	<u>-</u>
5. 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) £39,856.				
6. Collections for third parties				
Love trust	-	-	-	150
Christian Aid	-	-	1,277	-
Auchengray Church Centre Trust	-	-	248	-
Poppy Appeal	-	-	123	-
	-	-	<u>1,648</u>	<u>150</u>