

COATBRIDGE & WISHAW UNITED REFORMED CHURCH

Scottish Charity Number SC009852

Trustees' Annual Report and Accounts

For the year ended 31st December 2025

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Coatbridge & Wishaw United Reformed Church

Trustees' Report for the Year Ended 31 December 2025

Scottish Charity Number: SC009852

Trustees:

David Sneddon
Christine Ford

Secretary
Elder

James Anderson

Treasurer

Address:

Church address: Coatbridge Community Centre, 9 Old Monkland Road, Coatbridge, Lanarkshire, ML5 5EA.
Address for correspondence: 28 Chestnut Grove, Motherwell, ML1 3JF.

Recruitment and appointment of Trustees:

The trustees are elders and office bearers within the church members and are appointed for life.

Governing Document:

Coatbridge & Wishaw United Reformed Church is a charitable unincorporated association established under the terms of the United Reformed Church Act 2000 whose purposes and administration arrangements are set out in our constitution.

Charitable Purposes:

The church's aim, as recorded in our constitution, is to uphold and further those who profess their faith, and to give of their ability and time to promote the continuance of public worship in the church.

Activities and Achievements:

We continued to be part of a Tri-Pastorate (North Lanarkshire Trinity Pastorate) with Cumbernauld URC and Airdrie Park URC. The Rev. Craig Jesson is minister for the Tri-Pastorate; serving the three URC churches. Craig gave notice of his intention to retire, which he did in January 2026.

Due to the Covid19 pandemic the charity members had worshipped remotely since March 2020 using ZOOM. This practice continued from January thru September 2021. In October 2021 the charity was able to secure new premises for worship at Coatbridge Community Centre, and has continued to worship there since that date.

As in previous years the Church continued to support the Cubs and Scouts. In recognition of the charity's responsibility as a sponsor.

Donations were sent the Scottish Bible Society and Mary's Meals.

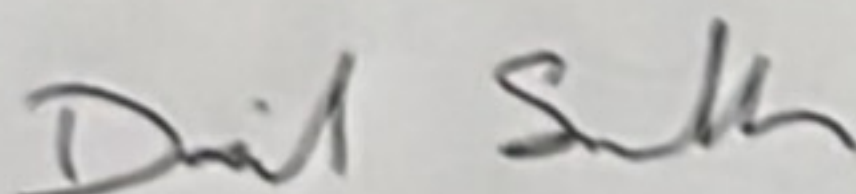
Trustees Remuneration and Expenses:

Details of remuneration and expenses paid to trustees are shown in Note 1 on page 5.

Reserves Policy:

The trustees' aim is to hold sufficient unrestricted reserves to meet running costs for one month, and in the medium term to build reserves and generate sufficient income to meet the full cost of their share of ministry.

Approved by the Trustees and signed on their behalf:



David Sneddon (Secretary)

Date: 27/9/26

**Report of the Independent Examiner
To the Trustees of Coatbridge & Wishaw United Reformed Church**

I report on the accounts of Coatbridge & Wishaw United Reformed Church (the charity) for the year ended 31 December 2025, which are set out on pages 3 to 5.

Respective responsibilities of trustees and examiner

The Elders, as trustees of the charity, 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. 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 9 of the 2006 Accounts Regulationshave 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.

Elaine Jones

Date: 20/09/26

(ELAINE JONES
8 NETHERDALE CRES.,
NETHERTON,
WISHAW,
LANARKSHIRE
ML2 0DN

Coatbridge & Wishaw United Reformed Church
Receipts & Payments Account for the year ended 31 December 2025

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**Coatbridge & Wishaw United Reformed Church
Statement of Balances as at 31 December 2025**

	Note	Total 2025 £	Total 2024 £	Variance 2025-2024
Cash funds				
Opening bank & cash balances		137,716	146,471	(8,755)
Surplus / (deficit) for the year		259	(8,755)	9,014
Closing bank & cash balances	2	137,975	137,716	259

Other Assets

There were no other assets at the year end

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Liabilities

There were no liabilities at the year end.

Approved by the trustees and signed on their behalf:

James Anderson
James Anderson - Treasurer

19/09/26

Coatbridge & Wishaw United Reformed Church
Year ended 31 December 2025

Notes to the Accounts

1. Payments to Trustees

No expenses were paid to any trustees during the year.

The minister is a trustee, and receives a stipend from the Ministry & Mission Fund of the United Reformed Church. During the year, the charity contributed £10,918 to this fund (2024: £9,685). The expenses of ministry are met by the Tri Pastorate with Cumbernauld URC and Airdrie Park URC. During the year, the church contributed £2,190 to the Tri Pastorate (2024: £2,040).

2. Movements in funds

	Balance at 1.1.25 £	Receipts £	Payments £	Transfers £	Balance at 31.12.25 £
Unrestricted Funds					
General fund	133,557	7,582	(17,791)	10,468	133,816
<i>Designated Funds</i>					
Mission & Service fund	-	-	-	-	-
Fellowship Fund	4,159	-	-	-	4,159
<i>Total designated funds</i>	4,159	-	-	-	4,159
Total unrestricted funds	<u>137,716</u>	<u>7,582</u>	<u>(17,791)</u>	<u>10,468</u>	<u>137,975</u>
Total Funds	<u>137,716</u>	<u>7,582</u>	<u>(17,791)</u>	<u>10,468</u>	<u>137,975</u>

Notes on designated funds:

The *fellowship fund* relates to donations from the congregation which the trustees have allocated to be made available to the minister to use at his discretion; to help those within the community who are facing financial needs. There were no disbursements from this fund during 2025.

Surplus in *General Fund* generated by transfer of funds (£10,468) from Wishaw URC.