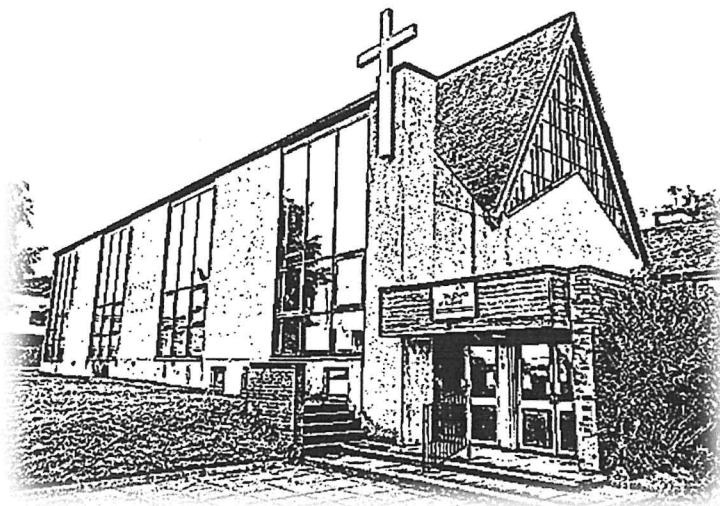


The Church of Scotland

Moncreiff Parish Church



Annual Accounts and Trustees Report
Year Ended 31 December 2025

East Kilbride Moncreiff Parish Church of Scotland
Congregation No.: 171105
Scottish Charities No.: SC016751

Moncreiff Parish Church
Trustees' Report
Year ended 31 December 2025

The Trustees present the annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

Structure, Governance and Management

The congregation is a registered charity, number SC016751 and is administered in accordance with the terms of the Unitary Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are ruling elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Coordinating Group - which comprises the Minister, Session Clerk, Depute Session Clerk, Property Convenor, Fabric Convenor, Funding Coordinator and Gift Aid Convenor and the Church Treasurer - meet on a regular basis throughout the year. The Fund-Raising Group is an important cog in the wheel of finance in Moncreiff, its various events contributing, not only to funding, but to the fellowship in our church. Other groups include Worship Group and Pastoral Care Group. The Kirk Session is moderated by the Minister.

The Kirk Session is responsible for the affairs of the church and normally meets during the year in January, February, April, June, August, October and November and as required. The Kirk Session continues to exercise pastoral care through co-ordination mainly by Session Clerk and Depute Session Clerk.

Objectives and Activities

The Church of Scotland is Trinitarian 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. Moncreiff fulfils this role in the parish of Calderwood in East Kilbride.

Achievements and Performance

Over 2025, worship services continued in the building, on-line, and on the telephone. This has now been supplemented with a podcast which shares the work of the Minister with listeners. Our online/phone line worship has supported a small number such as our housebound or unwell, or those who could not attend when the weather was unsuitable. Other reasons include those who have moved away or simply found a home from home with us. Our monthly Prayer Letter remains available in print and on our social media. We also continue to provide monthly worship services at Forefaulds Nursing Home for a small number of the residents who like to attend.

The congregation that gathers is multi-generational and includes those who have been members for over 60 years and those who have joined us much more recently. The worship is contemporary with a mix of traditional elements, is warm and welcoming, and encourages development of faith. We provided funeral

Achievements and Performance (cont)

services for 11 families, of which almost a third were parish funerals. One wedding took place and it was unique in that the bride had attended the Minister's after school club from her first charge and the groom is a Boys' Brigade leader in her current charge. In December, baptisms took place for a baby from one family and a toddler from another. Holy Communion was celebrated several times throughout the year including Holy Week and just before Christmas. Our Communion services are always open to children, and we encourage participation from those who join us online or on the phone.

The membership of Moncreiff at 31 December 2025 was 462 down 12 since the same date last year. The change in numbers is partly the result of the deaths of 13 members and one transfer but we also welcomed two new members, one of whom was Profession of Faith, the other a transference of lines. A milestone we have been aiming for was to have someone join by profession of faith and this happened in December! We also have 15 adherents.

Our minister also meets her ordination vows in full, participating in the wider work of the Church of Scotland. She continues as Congregational Support Convener for the Presbytery which includes attending the Business Committee. The Convener role includes running meetings, setting agendas, writing minutes and supporting congregations through challenge or superintendence with visits or guidance. In May, she became an Assembly Trustee. Trustees have responsibility for the governance of the Church of Scotland, setting strategic priorities, working towards a balanced budget and oversight for a number of agencies. It is a big responsibility and requires a lot of reading and deliberation.

However, what follows are highlights and information about the varied mission and ministry of Moncreiff Parish Church starting with our work with children and young people, then adult organisations with a spiritual focus, and community-based work that supports well-being in various ways. There are obviously some crossovers, but we hope you will get a flavour of the variety of support available for faith, for physical and mental well-being, and practical support.

Children and Youth Work

Faithbuilders



We are very lucky in Moncreiff to have a good number of children attending Faithbuilders. We have welcomed some new families during this session, and we finished the year with 23 children in total on the role. However, our numbers go up and down each week. Some of our older children have taken on young leader responsibility. We have a dedicated team of adult leaders who lead each Sunday on a rota basis.

We provided the annual Easter Brunch with the leaders preparing hot rolls after the service on Easter Sunday. The children enjoy being involved in setting the tables and serving the food to the congregation.

We had our appreciation service in June, and every child received a goody bag to thank them for being part of our church. Over this year we have encouraged the children to donate to the local foodbank especially at the Harvest and Christmas Gift Services. In September Faithbuilders took over the whole service with involvement from children, young people and leaders.

In October we had planned a coffee morning to raise some funds but unfortunately had to cancel at the last minute due to a weather warning for a storm. We plan to hold a coffee morning in January 2026 and take the children for an outing that weekend too. We finished this year with our annual Nativity service.

Achievements and Performance (cont)

This year's Nativity is "Moncreiff does Bethlehem Bake Off". As always, the children are very much part of the Moncreiff family.

4th East Kilbride Boys' Brigade

We started 2025 fully relaxed after the Christmas break and full of great ideas. Our boys entered many competitions from Lego, junk recycling ♻️ to drill, excelling in all activities. We are continuing to grow in numbers with new boys starting monthly. Before our summer break we held our annual prize giving as well as our now very successful Quiz night. After the summer break we have been working very hard with the boys' class works across all ages. We have grown in numbers this year with a total of 33 boys and 12 officers.

3rd East Kilbride Girls' Brigade

We had a fantastic time throughout 2025! At the beginning of the year, we held a Coffee Morning and had a great time raising funds for our company. We were also delighted to be invited by a Director of Partick Thistle to attend one of their home matches. When we heard that one of our girls was going to be a mascot for the team, we were especially excited to go along and support her.

This year, we took part in the Greater Glasgow Region Collage Competition and are thrilled to report that our Junior Team achieved an excellent 2nd place — well done, girls! We also attended the Greater Glasgow GB Gathering at Almond Valley, finishing the day with lots of singing and dancing thanks to Fishy Music.

We took part in the Angus McConnell Memorial Football Event along with our friends from 4th EK Boys' Brigade and joined the Keep Scotland Beautiful litter pick, walking and picking from the church to Glen Esk Pocket Park. We held a fantastic Display evening recognising our girls, with many awards presented. It was a great night enjoyed by both the girls and their audience. Our Brigaders also had a brilliant sleepover, packed with lots of fun games and activities.

After the summer break, we regrouped in September and have been very busy ever since! We hid bees around our local area to encourage new girls to come along and try Girls' Brigade, and we have all been enjoying learning about caring. We've had a successful Bring a Friend night, monster-themed murder mysteries, a visit to the fire station, and plenty of fun game nights.

We were delighted to receive support from everyone at Moncreiff who helped us take part in our Annual Competition and performed our TikTok dance at our Annual Dedication Service — fingers crossed our entry goes down well!

We are very happy to report that we are growing as a company and currently have 20 Brigaders, 13 Juniors, and 16 Explorers. We are also proud to have 6 Young Leaders who are currently taking part in training through Girls' Brigade Scotland and are all doing a fantastic job within the company. We can't wait to see what 2026 brings for us!

Spotlight Theatre Club

The club produced two shows in 2025: The March show, 'Musicals Throughout the Years', contained a host of musical theatre tunes performed by our cast of 15, with ages ranging from school year Primary 3 to adult. December saw our 'Christmas Lights' concert where we performed 21 modern Christian Christmas songs before an audience of around 95 parishioners, family and friends.

Achievements and Performance (cont)

From both events we were able to donate £800 to church funds. This we were able to do whilst not putting a 'price' on our tickets, which were by donation only. We have been extremely grateful to members of the congregation at Moncreiff who willingly volunteer to help on concert nights. We honestly couldn't do it without them.

We were open to anyone in our community who met our age criteria and due to the benefits of being a church organisation we could eliminate financial barriers to membership by being cost-free. Unfortunately, our membership reduced to 12 by the Christmas Concert and we have regrettably announced our 'retirement' for the foreseeable future. The leaders believe God is calling them to participate in this genre for Moncreiff Church – we just need to be patient and listen to where He is calling us.

Other Church Activities

The Guild

Our Guild meets on Tuesdays at 1.30pm in the Old Hall. All women and gentlemen will receive a warm welcome. If you would like to try the Guild, please just come along, bring a friend if you like. We have a varied syllabus and there is something for everyone, Faith, Fun and Fellowship. We have 65 members on our roll and approximately 50 on Tuesday afternoons. We have 2 new members this year and everyone receives a warm welcome.

Wednesday Prayer walks

On alternate Wednesdays throughout the year a group from the congregation gathers to walk around the parish area, stopping at various locations to pray together in the community. The walk is usually around an hour's duration but is flexible and it's a leisurely walk so that we can accommodate everyone. On return to the Church, we have the option to meet up for a hot drink and further fellowship, when those who cannot walk have the option to join us. This last year we had a steady 5 or 6 participating on any one night although not necessarily the same 5 or 6 each week and we have had a couple of new members this year.

Fundraising Group Report

In 2025 the fundraising group has been very busy. We hosted a Saturday coffee morning. As always, our pancake day was a huge success. We hosted a cheese and wine quiz night for the first time in a few years. It was good to have the Father's Song Choir back for a concert to help raise funds for the church. At the beginning of December, the Phoenix Choir performed a concert at the church. The Christmas Fayre returned this year and although a lot of work it is a great community event, including singing from Spotlight and the Girls' and Boys' Brigade. During the year we asked for helpers for the Sunday teas. We had a great response from the congregation, and this has been a huge help! Thank you to everyone for their contributions over the last year, we greatly appreciate it.

Fairtrade Group

Moncreiff folk have always been great supporters of Fairtrade. Sadly, since the closure of the Traidcraft company a couple of years ago, we haven't been able to hold our monthly Fairtrade Stall. Recently, however, we have managed to source Fairtrade goods, and we have had a couple of successful stalls in the Church. Thanks to everyone who supports these stalls.

Achievements and Performance (cont)

Chat MPC

This is now an established social group that is open to everyone - church members and non-church members and all ages. It was originally started because there seemed to be a gap for a group to cater for the 'in-betweeners' - those who were between about 40 and 70. We meet on the first Monday of every month at 7pm (this may alter on occasion). We jointly plan our evenings and have lots of ideas for going forward in the future including speakers, games nights, hobby taster sessions, nights out. There are also opportunities to chat informally, both at the group or at another venue.

Currently we have about 30 members and between 18 and 25 come along every month. There is a suggested donation of £1 which will hopefully cover the hall lets and any other expenses we may incur. Members very kindly donate food and refreshments, tablecloths, napkins etc depending on the event/activity and/or supply their own food and refreshments. We gave a donation of £80 to the church to help cover the cost of the room, heating and electricity etc. Currently, we have a balance of £108.30.

Throughout the year we have held our postponed 'Christmas Night In', a games night which included darts, skittles and table tennis, one of our members talking about his town of birth (following from one of our nights last year), a nature walk in May at our local Heritage Loch, where one of our members took us birdwatching and listening and this encouraged a lot of the group to be more aware of the birds round about us and nature in general.

Later in May we had a get-together where we chatted and discussed future topics. We ended the year with our traditional 'Summer Night In' which was a great success and because it was on a Friday night, it allows people who can't manage on a Monday to come too. After the summer holidays, we had a catch up, ice breaker questions (which inspired our Desert Island Discs night) and made plans for another Halloween themed night and our traditional 'Christmas Night In', food tasting, another nature walk and some of our regular activities including our quiz. Another busy year ahead. Long may it continue.

One World Group

In 2025 the amount of money given by the congregation has again risen. £660 has been collected in the bank account and donations sent to a number of charities:

Red Cross Myanmar Appeal £110, Water Aid £50, Medical Aid to Palestinians £50, Word Vision £100, Breadline £100, Mercy Ships £70, Medical Aid International £100: A total of £580

Unfortunately, our bankers have started charging the account each month and so far over £30 has been taken in charges. There is a small surplus in the account to cover further charges for December.

Community Activities and Outreach

Where possible Moncreiff supports the community either directly or getting involved with other churches and agencies. We support the East Kilbride Community Foodbank that is run out of Calderwood Baptist Church and provide support whenever the opportunity arises. Special services at Christmas and Harvest are always generously supported by the congregation, We continue to develop the brand of Connected Calderwood, attempting to build links with the Parents Councils of the primary school, advertising and promoting events in the community and hosting events from the relevant Council agencies such as Multiply. The building continues to be a valuable resource, providing much needed physical space for a wide variety of activities, and helps fund the wider work of the Church.

Achievements and Performance (cont)

Connected Calderwood

For background, we were invited to be part of a social prescribing project along with Calderwood Baptist Church as key providers of community support and resources in Calderwood. Working with Healthy and Active, VASLan, Kilbryde Hospice, and Citizens Advice Bureau, we have mapped the area for provisions across social, mental, and physical wellbeing. We continue to work with Calderwood Baptist Church and were fortunate to receive joint funding from the Communities Mental Health & Wellbeing Fund. This has enabled us to fund the ongoing work.

The Kettle's On

The Kettle's On, Moncreiff's community outreach café, has seen continued success in 2025. We have welcomed between 30 and 40 people each Thursday morning. It's a privilege to be recognised as a safe space where people can come for help; and signposting if we don't have the answers. We have helped people with filling in forms or providing support with pastoral or practical needs. We oversee the Hot Box, available all week, where those who would benefit, can help themselves to blankets, hot water bottles, gloves, hats and scarves whilst laptops are available for use on Thursdays.

It's been wonderful to welcome people who attend church, from our hall let organisations, some Forefaulds nursing home residents, members of our local community, and during school holidays some children. Some come to socialise, chat, play board games, and some come to do their work. It is also an opportunity to have a chat with the Minister! However, it is the company that each person provides others that is the success story beating social isolation and it has really helped a variety of people connect with the community around them. We thoroughly enjoy making new friends, increasing the Moncreiff family and are thrilled that some now watch our livestream or come to Sunday worship.

We've had some special celebrations: Burn's Day with haggis & neeps nibbles, a Scottish picnic, inside due to the vagaries of our weather, and of course, Santa visited just before Christmas with small gifts for everyone. We also welcomed projects from Healthy and Active such as their Help The Bees project, where attendees were given packets of seeds to plant and encouraged to send in photographs of their progress – hopefully with a bee or two in the pictures. We have expanded our menu to include toasties, hot filled rolls, sandwiches, pizza, quiche, crackers & cheese and of course, homemade soup. Hot buttered toast is welcomed first thing. Our rolling week by week menu has largely been successful and enjoyed.

School Chaplaincy

The minister is welcomed in the local schools and not only leads religious observance at assemblies but has contributed to the life of the school at fayres or attending parent council meetings. One of the primary schools had an HMIe inspection and she attended the partners interview, as well as being a safe person for staff to speak to who were feeling stressed. Hunter Primary host their P7s leavers assembly at the Church and Maxwellton Primary school have had some of their classes attend the church for themed topics like *Welcoming a Baby*, *Learning about Church Buildings and Reflective Space for P7s*. At Greenburn Primary, over the course of 2025, memorial events were held for pupils who had died and here the Chaplain was involved in supporting staff through this. Given the nature of this school chaplaincy, it tends to be more supportive and pastoral than leading assemblies. Finally, chaplaincy at the High School is team based and so there are regular assemblies about once a month within the school. Alongside this, there are longer assemblies for Christmas and Easter in the local church which take place over two days. Plus, the Chaplains provide goodies at two in-service days chatting with staff (February and August). In 2026, the intention is for Hunter Primary to have an Easter Assembly at the Church.

Achievements and Performance (cont)

East Kilbride Sea Cadets

The Sea Cadets meet on Mondays and the minister is known as Rev Ross to the cadets. Helping with teaching core values, being a regular participant in the life of the unit, supporting the management team, and enjoying her first offshore trip, she is a significant team member but enjoys not being the boss. The Sea Cadets in return have supported the foodbank and the Christmas Fayre and Christmas Eve service.

CAP: Christians Against Poverty

Up until July 2025 Moncreiff Parish Church was part of a partnership with 5 other local churches supporting East Kilbride Debt Centre. Sadly, the decision was taken to close the Debt Centre. One of our members is a volunteer Debt Coach and has become a part of Wishaw Debt Centre and continues to cover the East Kilbride area. Due to demand, she's increased the number of appointments available for new clients.

- Money Coaching

Moncreiff partnered with CAP around 9 years ago to offer money coaching workshops to primary children, senior pupils, and adults. As well as several one-to-one sessions for debt help clients, we've been delighted to provide:

- 1 workshop at the local Job Centre Plus
- 1 workshop at the Beacons Recovery Community
- 2 workshops at Moncreiff, 1 participant is going to train as a money coach for her own church
- 1 youth session at Skills Exchange Scotland

- Wishaw Debt Centre – activities in East Kilbride

Our money coach, who has also been a volunteer debt coach for over five years, has had a busy year with ten new clients and continued support for several long-term clients. Five church members serve as Befrienders, accompanying the debt coach on visits. Achievements for our local area where we are currently looking after 18 clients include:

- 4 clients becoming debt-free
- 7 clients regularly making payments towards their debts
- 7 clients in the process of setting up their CAP plans

Others are not quite ready to work with CAP. It's been a privilege to pray with clients and see some begin their faith journey. One client would like to become a Befriender when he's set up with his CAP Plan.

- CAP Sunday

We had our CAP Sunday in November this year where we learned more about the work of CAP. It was lovely to welcome Wishaw Debt Centre's Manager to Moncreiff and he spoke about the work going on. The support and encouragement from Moncreiff's members continue to be phenomenal. A client's flat decorated, furniture and household goods donated, emergency food provided. Someone who saves £2 coins to pay for the workbooks for money courses – costing Moncreiff nothing! We also have several Life Changers supporting CAP nationally enabling the charity to provide its amazing service to those in need.

Achievements and Performance (cont)

Write at Moncreiff

Write at Moncreiff is a free community creative writing group that meets on the first Saturday of each month from 1:00pm to 4:00pm. The group offers valuable opportunities for beginners and more experienced writers to tap into their creative side in a relaxed, informal, and supportive atmosphere. All writing materials are provided, and refreshments are available throughout each session with plenty of opportunities for general conversation and discussion. Positivity techniques and writing prompts are core features of each meeting and we also regularly draw inspiration from a variety of sources such as literature, art, and music.

Each session is split into three sections allowing participants time to experiment with poetry, prose fiction, and life writing. There are ample opportunities to develop writing, reflect, and share (only if comfortable doing so). Attendees can choose to join the group for either a part or a full session.

In 2025 we covered many themes. Our focus on 'Lists' led us to explore shopping receipts and writing our own list poetry. In our 'Nostalgia' session we employed crossword puzzling techniques in a new way to generate ideas for poetry and creative non-fiction pieces linked to memories and customs. Another session focused on 'Food', and we read and discussed the poems 'Plums' and 'Strawberries'; extracts from prose fiction 'A Family Supper' and *Dead and Scone*; and extracts from prose non-fiction 'At the Dinner Table' and *Cider with Rosie*. We also enjoyed guided writing during which we sampled some childhood sweets and which led us to write more effectively about our sensory perceptions.

The theme of 'Nature' was also popular, and we considered a variety of poems, paintings and photographs relating to wild geese and birds of wonder. Group members responded to these and shared their written pieces. We also thought about birds of prey and birds of pray. Following this, participants were introduced to hybrid writing and writing prayerfully, although a freewriting option was available if this wasn't for them. In the following sessions, the 'Nature' theme progressed to that of 'Our World and Eco-poetry' and we again looked at poetic examples and learned techniques for resistance writing.

We finished the year with a 'Festive' theme which saw us using hybrid forms to create Found and Night Sky poetry, responding to prompts from Christmas movies, and following a guided task using lyrics from Christmas songs. Unsurprisingly, it all ended with food (which seems to be a recurring theme within our group). We responded imaginatively to a lonely Brussels sprout and a forgotten Christmas pudding then sampled a mince pie or two whilst writing about the experience.

Without doubt, 2025 was a successful year for our regular cohort of between six and seven writers. It was a pleasure to welcome a further ten budding writers who visited us at various points throughout the year and we look forward to welcoming many more in 2026.

Yoga and Chair Yoga

Yoga and chair yoga classes are open to all - church members and non-church members. The classes meet on Wednesday afternoons. In both classes awareness of what is happening in the body and breath and being in the present helps promote mental wellbeing and calms the nervous system. Having more awareness knowing how to encourage a sense of calm will hopefully be carried forward to everyday life. Both classes have a period of relaxation at the end of the class which enables the body systems to reap the benefits from the physical aspect of the class. The classes are grateful to have a quiet, warm and clean environment in which to practice.

Achievements and Performance (cont)

Chair yoga is beneficial for the less energetic or able. Having a chair for support makes the class more accessible for those with balance issues. The practices help mobility, coordination, strength and being aware of the breath and posture. Commencing the class with some quiet time helps to calm the mind and body. This prepares focus and concentration for the practices. The ladies are very keen and enjoy the weekly classes. Feedback from the class has been very positive highlighting the benefits in their fitness and mental wellbeing. The group is very supportive and it's enjoyable to see the social and caring aspect in the class. New members to the class during 2025 have settled in well.

The yoga class is practiced on a mat and is suitable for the more able bodied. The class is mixed, very friendly and new members during 2025 have been made most welcome. The class, like chair yoga, also starts with quiet time but lying on a mat. Quiet time helps with transition from everyday busyness to a state of being rather than doing, encouraging a mind, body connection and focus for the practices. The class practices postures and sequences with breath awareness. The classes help to strengthen muscles and joints. Flexibility and balance are also improved.

Moncreiff Development Project.

2025 marked another year of strong progress toward achieving the Vision for Moncreiff. Our focus remained on advancing the redevelopment plans and securing the necessary approvals and support to move the project into its next phase.

- **Business Plan Update and Approval**

In early 2025, representatives of the Development Group met with Presbytery and the General Trustees to review our existing Business Plan. It was agreed that an updated version was required to reflect the revised scope of the project. The updated Business Plan was completed and submitted in May. The feedback received from both bodies was highly encouraging. The Plan was recognised for its clarity, precision, and comprehensive presentation of the revised aims, objectives, and costings. Its quality led Presbytery to request permission to use it as a template for other churches undertaking similar redevelopment work.

The Business Plan formed a central component of our formal Submission to Presbytery and the General Trustees, seeking approval to proceed with the proposed works. As part of this submission, financial assistance was also requested to address a small funding deficit. In August, approval was granted by both Presbytery and the General Trustees, along with the financial support applied for—an outcome that provided significant encouragement and validation for the project.

- **Architectural Work and Building Warrant**

Following receipt of approvals, the Group re-engaged with our architect to develop the final scheme. His responsibilities included producing detailed architectural drawings, preparing documentation for each work package, and supporting the preparation of the Building Warrant Application. The Building Warrant Application has now been submitted to South Lanarkshire Council, and we are currently awaiting formal approval. Once approval is granted, it is anticipated that construction work will commence in early 2026.

Highlights of 2025

Throughout this report you will find mentions of many highlights because so much of what we do is interconnected with other groups and agencies. And every year without fail we forget to include something in the report, yet I am sure you will agree that it has been another amazing year at Moncreiff. As always, both here and regularly in worship, we are reminded that we are God's children, this is God's church and we are blessed through God's providence.

We started the year focussing on God's vision for us as individuals and as a church, using star words to help people engage with their faith journey. It set the year in context and throughout the year opportunities were provided to discuss, debate and deepen faith and knowledge. During Lent we held a course considering the place and purpose of Holy Communion which was well attended and then in late Autumn we held our First Steps course looking at the building blocks of Christianity and living out faith. Some people did both courses but there were a significant number who only did one. For First Steps we also made it available to people on Zoom. One person who completed the First Steps course went on to join the Church by Public Profession of Faith which was fantastic and a privilege for us all.

Throughout the year we have marked callings of others and supported the development of others. In April we said goodbye to our Student Candidate Tamsin Munro who finished her placement slightly differently with the birth of her first child. It was a privilege to share in her training for ministry journey and be a place where she could experiment and grow confidence in her own style. Our own member Eleanor Hamilton completed her training for ministry and as her home church, we celebrated her ordination in April and then her induction to her first charge in November. In May, we presented long service certificates to 16 elders, covering from 30 years to 54 years of service. It was incredibly special and humbling recognising their hard work and dedication to God and the church. After our Stated Annual Meeting we took the opportunity to enjoy sweet treats in gratitude for all that is done and given in the Lord's name. And towards the end of the year Fiona Lamont became our fourth member of the authorised Worship Leaders team.

After the challenges of the previous years, 2025 was definitely a year to plan with purpose and in 2026, bring some projects to completion. As the building continues to be fully utilised by the community, the Session Room received some much-needed upgrades. The hope is to make it a haven, a quiet space, a resource room and meeting space. Flooring and walls were redone and in 2026 it will be completed.

Through the Presbytery Moncreiff was chosen to complete their Local Church Review but the rules changed at the General Assembly in May. However, as the wheels were already in motion, it was agreed to continue to work with the Rev Paul Beautyman, Youth Work Consultant and develop a plan for incorporating youth ministry into the life of the Church. A small team from the Church has been working with him and plans are in place for an event in February 2026. The Kirk Session will continue to shape the Action Plan and the new version of the Local Church Review throughout the coming year.

Celebrating our key festivals of Easter and Christmas take much planning and investment from many. And this year at Easter we decided to host our first dawn service. When the worship team met, we were feeling brave, even ambitious when the dawn service was suggested. And though some apologies were received, we had to keep putting chairs out as members arrived for the 6am service followed by tea and toast. About 24 people came and enjoyed the colours of the morning sky as we marked the resurrection together. At Christmas we held our Communion and remembrance for loved ones during the Church service on the last Sunday in Advent. This was due to time pressures, but it was a very special service and moving as we remembered our saints and our Lord.

Future Plans

What are we looking forward to in 2026?

- Growth in faith, seen in more people joining the Church whether through participation or public professions of faith;
- Provision of tailored youth work including leadership from young people;
- Increasing the number of leaders in worship, mission and maintenance;
- Increased pastoral care support for members;
- Improved regular communication within and outwith the Church;
- Developing further support for our community, particularly in the area of well-being;
- Completing our development works that include improving disabled access and café space;
- Further fellowship and fundraising events;
- Refurbish the Church office into a welcoming space;
- Launch new website.

At Moncreiff we are excited about 2026 and the milestones we hope to mark as the year progresses. Our challenge in an institution that naturally worries about finance, sustainability and future proofing is not to get complacent or downhearted. We have journeyed through much over these past few years and although our future appears assured, we are cognisant of the fact that we must always put our hand to the plough and move forward. We are grateful for the support and hard work that has gone before and we do celebrate that.

Our focus is on growth – growing faith, growing numbers, growing interactions and yes, growing finances and resources. We want to be an inclusive, vibrant, spiritual community for all ages. In 2026 we will commit to developing work with our young people, dedicated spaces for small group work, an online bible study group via Zoom, and a Connected Calderwood Roadshow. And hopefully finish the year or start 2027 celebrating the completed buildings work and looking forward to new challenges.

Financial Review

Our General Fund outturn in 2025 was a surplus of £4,437. This is an improved position compared to our results in 2024, when we returned a deficit of £19,024. This mainly reflects the lower level of spend during 2025 on the maintenance and repair of the fabric of the Church and Manse. In addition, during the year, there had been a significant increase in the number of groups utilising our halls and our income from hall rentals had increased by around £12,000 or nearly 40% since 2024.

There was a small increase in the total paid for Giving to Grow and Presbytery charges in 2025 (£67,385) compared to 2024 (£65,126). We recognise the importance of paying these charges and while they represent a high proportion of our total spend every year, we are committed to continue to support our costs of ministry and the wider church. The 2025 Giving to Grow contribution was paid by monthly standing order and we will continue to pay our 2026 contribution in full and on time by monthly standing order.

We are grateful that our income from offerings has remained relatively stable across the years. In 2025 we have seen a continuing growth in the use of our halls by local groups and organisations from our congregation and wider community. The income from hall rentals in 2025 totalled £42,063 (£30,114 in 2024). The let of our halls not only provides a much-welcomed source of income but keeps Moncreiff a lively and welcoming space for visitors of all ages and backgrounds.

Financial Review (cont)

Our total reserves balance at the end of 2025 was £216,847, an increase of 9% from the balance of £ 199,068 at the end of the previous year. This provides us with some financial stability and gives us a contingency against unexpected costs such as emergency fabric repairs or drops in regular income. In line with good practice, we have set a minimum reserve target of 3 months general fund expenditure. We are pleased to report that the value of our general fund reserves not only met but exceeded this target at the year end.

Looking ahead, we recognise the ongoing financial challenges facing churches everywhere, including Moncreiff. Nevertheless, we can draw reassurance from our relatively strong reserve position and from the continued generosity of our congregation, whose support through giving, fundraising, and other income-generating activities remains invaluable.

Stewardship 2025

It was decided that the theme would be around money as it is a topic we should cover at least once every three years. Recognising the generosity of so many, especially during the ongoing cost of living crisis and rising household bills, the topic was handled gently. The overall theme was 'faith and riches' and included exploring the deceitfulness of wealth, giving to the church, attitude to wealth, and giving it away. Using a mix of Old and New Testament texts we explored examples of having it all and still not being content, how a community responded to the death of someone who gave her all to them or positive role models like Nehemiah, the woman with two coins or Jesus. During the month, we also delivered presentations on Gift Aid and our financial position to keep the congregation well informed.

Investment Policy and Performance

Funds were invested during 2025 in the Church of Scotland Investors Trust Deposit Fund. The total held in the Deposit Fund at 31 December 2025 was £152,967 (2024, £152,000). Total investment interest of £6,804 (2024 £6850) was received during 2025 and this has been split across the General Fund and our Moncreiff Development Fund.

Risk Management

The principal risks facing the Church continue to include reducing attendance levels, an ageing congregation, financial pressures and future fabric repairs and maintenance costs of the church buildings and the Manse. Actions to mitigate these risks and changes in risk levels are kept under regular review. Such actions include the regular monitoring of financial budgets, the consideration of cost saving measures and the ongoing awareness of church attendance levels and initiatives for increasing congregational numbers.

Reserves

At the end of the year, the Church held total funds amounting to £216,847 (£199,068 in 2024). Approximately 65 % of our reserve balances have been earmarked for specific purposes and their use is restricted for agreed purposes. The split between restricted and unrestricted balances at 31 December 2025 was £141,011 restricted (2024 £137,079) and £75,836 unrestricted (£61,989 in 2024).

Financial Review (cont)

Restricted funds

The church increased the value of restricted funds during 2025, with £141,011 being held at 31 December 2025 compared to £137,079 at the start of the financial year. Although this is only a relatively small increase of 3%, it was after spending from our restricted funds of £9,974, of which £9,250 related to our Moncreiff Development project. Our restricted funds and their purposes are shown at Notes 14 and 15.

During 2025 we secured grant funding of £13,730, resourced by the Scottish Government, and part of the national Communities Mental Health and Wellbeing Fund and distributed to us by VASLan (Voluntary Action South Lanarkshire). This was allocated to our restricted Community Mental Health and Wellbeing Fund, the purpose of which is to support the mental health and wellbeing of our congregation and members of our wider community.

Transfers totalling £9,410 were made from this fund to our General Fund. These were made in line with the conditions of grant and contributed to relevant heating and lighting costs and income from hall rentals.

There was a small increase in the closing balance on our Moncreiff Development, which at the year-end stood at £113,392. Total income of £9,586 was added to the fund during the year, the main sources of which were regular offerings and donations from our congregation, gift aid receipts and investment income. During the year we utilised £9,250 to improve the Church's drainage and obtaining building warrants for the next phase of our development work.

We will continue to keep our restricted funds under review and over the coming year, our aim is to identify worthwhile projects in line with the purposes of our earmarked balances.

Unrestricted funds

Unrestricted funds are held to meet the day- to-day running costs of the church and at the end of the year these amounted to £75,836 (2024 £ 61,989). Included in this total is the designated funds held by the Church Organisations of £10,401. Along with the balance on the General Fund, we held £2,000 available for future repairs and renewals and spending on our Community Café. In addition, a legacy of £1,000 was received during the year and is currently earmarked to fund future improvements to the Church's hearing loop system.

The closing balance on the General Fund at the end of 2025 was £ 62,435, an increase of £11,705 or 23% from 2024. This mainly reflects the considerable increase in income from hall rental during 2025 and lower levels of spend on fabric repairs and maintenance during 2025.

Reserves Policy

The trustees of Moncreiff Parish Church have considered the reserves required and have taken into account their current and future liabilities. It has been agreed that we will aim to hold a minimum of three months unrestricted gross expenditure (around £36,000 for 2025). At the year end, we held unrestricted general fund reserves of £62,435. This is well above our minimum target and will provide funds for future planned fabric repairs and a cushion for any unplanned future costs or contingencies.

Reference and Administrative Information

Trustees

During the year and to the date of the signing of these accounts the Minister, the Rev Mrs Sarah L Ross, served as a Trustee. In addition, the following have served as ruling elders on the Kirk Session:

Lisa McKenna	Sheila Peberdy	Anne McIntyre
John Thomson	Andrew Gray	Malcolm McIntyre
Malcolm McKinnon	Marion Roy	Ian Bremner (retired March 25)
Ann McKinnon	Morag Hanna	Elaine Barrowman
Linda Martin	Margaret Baird	Laura Smith
Ian Martin	Margaret Jenkins	Susan Gray
Elizabeth A Craig	Duncan Jenkins	Heather Eland
Suzanne Bennie	Fiona Docherty	Lynne Eland
John McAlpine	Margaret Prow	Chris McKenzie
Niall Whyte	Irene Hudson	Morna McKenzie
Alison McKinnon	Albert Waddell	Fiona Lamont
Ewen McKinnon	Jean Ann McCaig	John Lamont
Jean Kerr	Karen Moran	Sheena Oo

Principal office bearers

Minister:	Rev Mrs Sarah L Ross
Session Clerk:	Mr Niall Whyte
Depute Session Clerk	Mrs Alison McKinnon
Church Treasurer:	Mrs Elaine Barrowman

Principal Office: Moncreiff Parish Church, Maxwellton Road, Calderwood, East Kilbride, G74 3JJ
Charity Number: SC016751

Independent Examiner:

Fiona Mortimer BA CA
1 Stuarton Park
East Kilbride
G74 4LA

Bankers

Virgin Money, 203 Main Street, Rutherglen, G73 2HG

Trustees' Responsibilities in Relation to the Financial Statements

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 incoming resources and application of resources, 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; and
- 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 accounting 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 financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Mr Niall Whyte
Session Clerk

Date 15-MAR-2026

Independent Examiner's Report to the Trustees of Moncreiff Parish Church

I report on the accounts of Moncreiff Parish Church of Scotland for the year ended 31 December 2025 which are set out on pages 17 to 24

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's trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 (Scotland) Regulation 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 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 (as amended) and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.



Fiona Mortimer BA CA
1 Stuarton Park
East Kilbride
G74 4LA

Date 11/3/26

Moncreiff Parish Church
Statement of Financial Activities
Year ended 31 December 2025

Statement of Financial Activities

	<u>Note</u>	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
		£	£	£	£	£	£
Income and endowments from:							
Donations and legacies	2	104,946	6,391	111,337	112,478	6,888	119,366
Charitable activities	3	7,408		7,408	8,785		8,785
Other trading activities	4	42,063		42,063	30,114		30,114
Investments	5	3,609	3,195	6,804	3,501	3,349	6,850
Other Income	6		13,730	13,730		38,138	38,138
Total Income		158,026	23,316	181,342	154,878	48,375	203,253
Expenditure on:							
Raising funds							
Charitable activities	7	153,589	9,974	163,563	173,902	19,358	193,260
Total expenditure		153,589	9,974	163,563	173,902	19,358	193,260
Net income/(expenditure)		4,437	13,342	17,779	(19,024)	29,017	9,993
Transfers between funds		9,410	(9,410)		7,678	(7,678)	
Net movement in funds		13,847	3,932	17,779	(11,346)	21,339	9,993
Reconciliation of funds:							
Total funds brought forward		61,989	137,079	199,068	73,335	115,740	189,075
Total funds carried forward		75,836	141,011	216,847	61,989	137,079	199,068

Moncreiff Parish Church
 Balance Sheet
 Year ended 31 December 2025

Balance Sheet at 31 December 2025

	<u>Note</u>	<u>Total Funds</u> <u>2025</u>	<u>Total Funds</u> <u>2024</u>
		£	£
Current Assets			
Debtors	10	9,554	9,402
Bank and Cash	11	210,704	194,552
Total Current Assets		220,258	203,954
Liabilities			
Creditors falling due within one year	12	3,411	4,886
Net Current Assets		216,847	199,068
Net Assets	13	216,847	199,068
The funds of the charity:	14		
Restricted income funds		141,011	137,079
Unrestricted income funds		75,836	61,989
Total charity funds		216,847	199,068

The accounts were approved by the trustees on 2026 and signed on their behalf by :



Mr Niall Whyte
 Session Clerk



Mrs Elaine Barrowman CPFA
 Church Treasurer

Date 15-MAR-2024

1 Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

1.1 Basis of preparation

The accounts 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 (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended) .

1.2 Fund accounting

Funds are classified as either restricted 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 objects 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.

1.3 Incoming resources and resources expended

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably. Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

1.4 Fixed Assets

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

1.5 Taxation

Moncreiff Parish Church 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 input VAT.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

1.7 Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts etc.

Moncreiff Parish Church
Notes to the Financial Statements
Year Ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
	£	£	£	£	£	£
2 Donations and legacies						
Offerings	89,511	5,406	94,917	98,007	3,995	102,002
Legacies	1,000		1,000		2,000	2,000
Tax recovered on Gift Aid	14,435	985	15,420	14,471	893	15,364
	<u>104,946</u>	<u>6,391</u>	<u>111,337</u>	<u>112,478</u>	<u>6,888</u>	<u>119,366</u>
3 Income from charitable activities						
Coffee mornings, concerts etc.	7,408	0	7,408	8,785	0	8,785
4 Income from trading activities						
Rent received for use of Church premises	42,063	0	42,063	30,114	0	30,114
5 Investment Income						
Interest	3,609	3,195	6,804	3,501	3,349	6,850
6 Other Income						
Total Other Income in 2025 of £13730 related to grants received (2024 £38138 of grants received)		13,730	13,730		38,138	38,138
Total	<u>158,026</u>	<u>23,316</u>	<u>181,342</u>	<u>154,878</u>	<u>48,375</u>	<u>203,253</u>

Moncreiff Parish Church
Notes to the Financial Statements
Year Ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
	£	£	£	£	£	£
7 Charitable Activities						
Giving to Grow	65,194		65,194	63,239		63,239
Presbytery Dues	2,191		2,191	1,887		1,887
Minister's expenses	2,290		2,290	1,601		1,601
Other salary costs	23,731		23,731	21,946		21,946
Fabric Reprs & Maintenance	19,319	7,965	27,284	30,131		30,131
Council Tax	3,088		3,088	2,896		2,896
Other Building Costs	20,306		20,306	23,772		23,772
Church Office expenses	2,462		2,462	1,765		1,765
Organ & Music	851		851	1,331		1,331
Other expenses [1]	14,157	724	14,881	19,200	1,076	20,276
Major fabric expenses		1,285	1,285	6,134	18,282	24,416
	153,589	9,974	163,563	173,902	19,358	193,260

8 Staff costs and numbers	<u>2025</u>	<u>2024</u>
	£	£
Salaries and wages	22,600	20,976
Social security costs and pension	1,131	970
Total	23,731	21,946

The average number of employees during the year, calculated based on a head count, was 3 in 2025 (2024,4 analysed as follows: Administration 1 (2024, 1), Music 1 (2024, 1) and Premises maintenance 1 (2024,2)

No employee had employee benefits more than £50,000 (2024 no employees)

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' stipend are paid in accordance with the national stipend scale, which is related to the years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the 5th and subsequent years of service) was £39,856 The 2025 Giving to Grow contribution will be paid by monthly standing order.

9 Trustee remuneration and related party transactions

One Trustee received a payment of £845 for carrying out decorating work in the manse. No trustee, apart from the Minister received any remuneration or reimbursement of expenses in 2025. The Minister received £ 2,290 in respect of expenses and £3,088 in respect of Council Tax payments for the Manse. No trustee or a person related to a trustee had any personal interest in any contract or transaction entered by the charity during the year. During the year a total of £ 33,000 was donated to the congregation by trustees.

10 Debtors	2025	2024
	£	£
Gift Aid Tax Refund Due	2,904	5,068
Other	6,650	4,334
	<u>9,554</u>	<u>9,402</u>

11 Cash & Bank	2025	2024
	£	£
Church (Current Account)	47,261	33,191
Organisation accounts	10,402	9,260
Cash	74	101
Church of Scotland Investors Trust Deposit Fund	152,967	152,000
	<u>210,704</u>	<u>194,552</u>

12 Creditors	2025	2024
	£	£
Accruals	3,411	4,886

13 Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Total £
Current Assets	65,846	13,401	141,011	220,258
Current Liabilities	3,411			3,411
Net Assets at 31 Dec 2025	<u>62,435</u>	<u>13,401</u>	<u>141,011</u>	<u>216,847</u>

Moncreiff Parish Church
Notes to the Financial Statements
Year Ended 31 December 2025

14 Movement in Funds

	At 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
	£	£	£	£	£
Restricted Funds					
Kirk Session Fund	486				486
Moncreiff Dev Fund	113,056	9,586	9,250		113,392
Womens and Childrens Welfare	6,800		300		6,500
Warm Spaces	1,529				1,529
Community mental health and well being	1,889	13,730	300	(9,410)	5,909
Connected Calderwood	11,319		124		11,195
Elderly and Disabled	2,000				2,000
	137,079	23,316	9,974	(9,410)	141,011
Unrestricted Funds					
General Fund	50,730	145,896	143,601	9,410	62,435
Designated Funds:					
Repairs and Renewals Fund	1,500	0	0		1,500
Legacy	0	1,000	0		1,000
Community Café	500	0	0		500
	2,000	1,000	0	0	3,000
Organisations:					
Spotlight Theatre Group	353	712	583		482
One World Group	1	658	612		47
The Guild	1,824	3,545	3,446		1,923
Fund Raising Group	3,021	3,075	2,775		3,321
Young Church	1,137	708	588		1,257
MPC Chats	0	505	387		118
Flower Fund	2,923	1,927	1,597		3,253
	9,259	11,130	9,988	0	10,401
Total Unrestricted Funds	61,989	158,026	153,589	9,410	75,836
Total Funds	199,068	181,342	163,563	0	216,847

15. Purpose of Restricted Funds

Kirk Session Fund	This fund is set aside for the use of elders and is funded by donations.
Moncreiff Development Fund	This fund is for the financing of the costs of the planned new build project
Women and Children's Welfare	This fund is held to finance future expenditure by the church on the general wellbeing of women and young children.
Warm Spaces	This fund is held to finance spending on the provision of warm spaces, hot drinks and other support within our Church halls
Community mental health and wellbeing	This fund is set aside to finance projects aimed at supporting the mental health and well-being of members of the wider Church community
Connected Calderwood	This fund is set aside for projects aimed at supporting the growth of a healthier and more resilient local community
Elderly and disabled	This is a fund set up after receipt of a legacy to support future spending on the elderly and disabled

Purpose of Designated Funds

Organisation Funds	These comprise balances held by organisations for their own use.
Repairs and Renewals Fund	The trustees have set aside funds for the repair and renewal of Church property.
Legacy	This represents a legacy from a member of our congregation which has been put aside for future improvements to the Church's hearing loop system
Community Café	This represents funding received for future spending on our community cafe

Purpose of Unrestricted Funds

General Fund	This fund is held to cover the general running costs of Moncreiff Parish Church.
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16. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by the 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.