The Church of Scotland

Monkton and Prestwick Trinity Parish Church

RECEIPTS AND PAYMENTS

CONGREGATIONAL ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

Congregation No: 070450

Charity No: SC 007403

Reference and Administrative Information

Charity Name:	Monkton and Prestwick Trinity Parish Church
Charity Registration Number:	SC007403
Congregation Reference No:	70450
Contact Address:	The Church Office Monkton and Prestwick Trinity Parish Church 10 Monkton Road Prestwick KA9 1AR

Kirk Session Members:

Trustees-

Rev Tom McLeod (left Mar 25)	Helen Jeffrey*(left Jun 25)	Ann McPike
Rev David McLeod (01/09-01/10)	William Irvine (retd. Sep 25)	Karen Mathers
Allison Armour	Susan Johnson	Andrew Mitchell (left Jul 25)
Janet Armour*	Eleanor Johnston*	Alan Moir
Margaret Bingham	Carrie Lamont*	Jeanette Munro*
Duncan Campbell*	Catherine Laverie	John Park
Susan Campbell*	Rob Leitch (left Jun 25)	Jess Reid*
David Carmichael	Allan MacBain*	James Riach*(left Jun 25)
Anne Connor	Margaret MacBain*	Diane Shaw
Jean Dunlop (left Dec 25)	Ann Mackay (left Jun 25)	Patricia Simpson*
David Elliott	Arthur Mackay (left Jun 25)	Elaine Wardrop*
Robert Gibson*	Mhairi McAlinden	Scott Wardrop*
Samuel Gilmour*	Linda McCall	Linda Welsh* (left Jun 25)
Margaret Goodlad*	Katie McKail	Carol Yates*
Wilma Goodwin	Lorraine McKenzie*	Mary Yuille*
Ann Green	James McLauchlan*(left Jun 25)	Rev Jack Brown (wef 28 Feb 26)

Congregational Representatives on Session-

Sandi Munro*
Rev Alan Telfer*
David Watson*
Janice Whittingham

* formerly Monkton and Prestwick North prior to union.

Reference and Administrative Information(cont)

Principal Office-bearers:

Minister:	Vacant
Ordained Local Minister:	Rev Tom McLeod (left 31/03/25)
Interim Moderator:	Rev Tom McLeod (left 31/03/25)
Interim Moderator:	Rev David McLeod (01/09/25-01/10/25)
Interim Moderator:	Rev Jack Brown (wef 28/02/26)
Locum:	Rev Tom McLeod (01/01/25-31/03/25)
Locum:	Rev Alan Telfer (apptd. 01/07/25)
Joint Session Clerk:	Mr Alan Moir
Joint Session Clerk:	Mrs Margaret MacBain* (WEF 01/04/25)
Joint Session Clerk:	Mrs Sandi Munro* (WEF 01/04/25-09/12/25)
Deputy Session Clerk:	Mr Andrew Mitchell (left Jul 25)
Joint Church Treasurer:	Mrs Karen Mathers
Joint Church Treasurer:	Mr Robert Gibson* (WEF 01/04/25)
Deputy Church Treasurer:	Mrs Linda McCall

Independent Examiner: G Brian McInroy BSc(Hons) Dip Ed
10 Guiltreehill
Ayr, KA7 4XG

Bankers: Royal Bank of Scotland,
30 Sandgate
Ayr, KA7 1BY

Bank of Scotland
123 High Street
Ayr, KA7 1QP

Trustees' Annual Report
Year ended 31 December 2025
Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Church of Scotland Deed of Constitution (Unitary Form) which was instituted in April 2025.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. As Prestwick South united with Monkton and Prestwick North on 1 April 2025 the Session includes members from both legacy congregations. The Kirk Session members are the 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. Now that the Congregational Board is dissolved non-elder members of the congregation are encouraged to join the committees, such as Property or Finance, within the Session if they are believed to have the skills and commitment to contribute to the management affairs of the Church.

Organisational Structure

The two legacy congregations were united as Monkton and Prestwick Trinity Parish Church with the Charity number of Prestwick South SC 007403 retained for the new charity. The Kirk Session is normally chaired by the minister but as the charge has been vacant since 1 January Session meetings have been chaired by Interim Moderators and our Locum, with the approval of Presbytery. Due to the union in 2025 there were fourteen meetings with certain responsibilities delegated to committees such as Finance, Property, Pastoral Care, Worship and Discipleship as appropriate.

As a result of the union in April the linkage between Craigie Symington and Prestwick South ended on that date.

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.

A service of worship takes place in the Church every Sunday at 11:00 throughout the year with additional services held at Christmas and Easter. Communion was celebrated four times this year: March, June, September and December. In order to foster fellowship within the congregation tea and coffee are served in the adjacent hall after the weekly services.

As well as Live Streaming on YouTube, services are recorded on DVD, and copies are distributed to the housebound on the day of worship so that these members continue to be engaged. The Sunday School are in Church for part of the morning service and then leave to take part in their own activities. There is an annual Youth Service in which Uniformed Organisations and Sunday School are all invited to attend. Our Church Guild meet every second week from September to May. During the week a Bible Study Group meets every second Wednesday and there are two groups that meet in homes for Bible Study and Fellowship.

Members regularly donate goods, as well as financially, on a weekly basis to the South Ayrshire Food Bank with one Sunday annually being specifically designated a Gift Sunday and all those attending being encouraged to bring a gift. The congregation, as part of Prestwick Churches Council support the training and establishment of Street Pastors. Monkton and Prestwick Trinity also continued to support and promote the work of many wonderful charities such as Christian Aid and Blythswood Care.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Achievements and Performance

The church seeks to provide Christian Education each Sunday for young people through the provision of a Sunday School. The Church also has a number of other youth organisations-the Anchor Boys, Junior Section, Company Section of Boys Brigade, Rainbow Guides, Brownies, Guides and a newly formed Ranger group for older Guides. The needs of adult members are met through the Guild, the Bible Study Group, House Groups and the Badminton Club. Given the location of the Church buildings within the town the halls are widely used by the local community.

Although we have been a vacant charge all year we have been fortunate to secure a very willing and committed Locum Minister who has led services two or three weeks each month with the wonderful Worship Team taking the remainder. We have held regular Fellowship Lunches after worship which is helping to build strong relationships within the blended congregation.

The buildings of the former Prestwick South occupy a very central position in the vibrant and busy town of Prestwick with the premises of the former Monkton and Prestwick North also on the main thoroughfare. As the Presbytery Plan has earmarked the Prestwick South sanctuary for closure no later than 2027 we continue to worship in alternate months in the two church buildings. We also have a church hall and cafe in Monkton village, and although the cafe is currently closed, the buildings are still actively used by the community. We hold Created to Worship evenings, a time of praise, worship and prayer once a month.

Our Flower ministery ensures fresh flowers are on display during the Sunday services and are later delivered to members who are ill, bereaved or celebrating a special occasion. They are always gratefully received and serve as a reminder to these folks that they remain in our thoughts and prayers.

Finally, it is our fervent hope that we will be able to call our own minister in the coming year and to that end, although we currently have not been appointed an Interim Moderator by Presbytery, we have been able to form our Nominations Committee ready to progress to the next chapter of Monkton and Prestwick Trinity Parish Church in 2026.

Financial Review

During the year under review the union took place on 1st April therefore comparisons with the previous year's figures are not particularly relevant. For the remaining nine months the income and expenditure incorporated both the legacy congregations.However, income rose from all sources except for Bank Interest although the Transfer of Union Balance totalling £32,976 obviously significantly impacted the total income but will not be repeated. As in previous recent years, the church is able to take advantage of the Gift Aid Small Donations Scheme by claiming a top-up payment on small ***cash*** donations ie the Open Plate Offerings together with FWO givings not already covered by Gift Aid and this is included in the total tax recovered on Gift Aid Donations. Monkton and Prestwick Trinity Church is fortunate to have a large proportion of members who give by standing order and although this income has continued in 2025 it has reduced compared to the givings in 2024 prior to the union, due to a number of members leaving. Income from Activities for Generating Funds remained £nil. Rental of premises income fell compared to the legacy congregations income in 2024.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Financial Review (cont)

Total payments are much as expected although the Giving to Grow costs are more than half our total expenditure. Presbytery Dues have also increased somewhat. Other Staffing Costs include a Secretary, who is employed for significantly more hours than previously in Prestwick South, an Organist and also a Cleaner covering all three sites. Other Building Costs include payments to a self employed Gardener maintaining the Church Hall Garden together with two Manse Gardens as they have been vacant during the year under review.

Prior to Covid, Prestwick South Church had a Reaffirmation Campaign every four years providing the congregation the opportunity to review their membership vows including financial givings. This last took place in June 2019 and enabled the Trustees to plan ahead for the upkeep and improvement of the buildings. Due to the union with Monkton & Prestwick North and the ongoing vacancy no further Campaign is planned at the present time.

The Property Committee continues to monitor the condition of the various properties and it is anticipated that only essential work would be carried out due to the Presbytery Plan which requires the disposal of the Prestwick South Church building no later than 2027. We are hopeful that the Manse of the former Monkton and Prestwick North Church will be sold soon, thus negating the costs of maintaining it, as it has been empty for around six years. Part of the proceeds will be used to offset the Giving To Grow accumulated shortfall of Monkton and Prestwick North, which amounts to £49,461.

During the year the Trustees applied to OSCR for approval to reorganise the Restricted Sunday School Fund thus enabling the Fund to support Youth Work in general within the Parish in order to benefit a wider group of young people instead of being limited to Sunday School aged children. This was approved.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately 3 months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £89,541 of which £31,336 had been designated. The remaining balance of £58,205 represents about four months current expenditure. The Giving to Grow contribution for 2026 is £77,663.

The Church also held £24,646 of restricted funds which have been provided for the purposes specified in Note 2.

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,

A Moir
Alan Moir
Joint Session Clerk

Date 04/03/26

M MacBain
Margaret MacBain
Joint Session Clerk

Date 04/03/26.

Independent Examiner's Report to the Trustees of Monkton and Prestwick Trinity Parish Church

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

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

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

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

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.

G Brian McInroy BSc(Hons) Dip Ed

G Brian McInroy

10 Guiltreehill
Ayr
KA7 4XG

06 March 2026

Monkton and Prestwick Trinity Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£
Donations	3	97,902	2,692	100,594	64,556
Legacies		5,000	500	5,500	3,000
Activities for Generating Funds		-	-	-	-
Bank & Deposit interest		1,291	25	1,316	2,168
Investment income		573	851	1,424	-
		104,766	4,068	108,834	69,724
Rental of premises-Halls & Office		8,673	-	8,673	4,347
Grants		2,444	-	2,444	-
Transfer of Union Balance		17,653	15,256	32,909	-
Restricted dividend PY timing difference		-	820	820	-
Other Receipts	4	8,283	-	8,283	6,431
Total Receipts		141,819	20,144	161,963	80,502
Payments	5				
Costs of generating funds		150	-	150	63
Charitable activities		135,014	10,277	145,291	93,730
Restricted dividend PY timing difference		820	-	820	-
Governance costs		810	-	810	-
Total Payments		136,794	10,277	147,071	93,793
Excess of Receipts over Payments for the year before Transfers		5,025	9,867	14,892	(13,291)
Transfers		(326)	326	-	-
Excess of Receipts over Payments for the year		4,699	10,193	14,892	(13,291)

Monkton and Prestwick Trinity Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank, Deposit & Cash Balances				
Bank, deposit & cash balances brought forward	84,842	14,453	99,295	112,586
Movement in year:				
Excess of Receipts over Payments	4,699	10,193	14,892	(13,291)
Bank, deposit & cash balances carried forward	89,541	24,646	114,187	99,295
Investments at market value				
(cost £42,046)	20,977	33,418	54,395	-
Assets				
GA Receivable	2,419	-	2,419	2,850
Heat & Light, Hall Letts	578	-	578	219
Contribution from Craigie Symington-Linkage	-	-	-	1,353
	2,997	-	2,997	4,422
Liabilities				
Heat & Light, Staffing & Ministerial Assistance	1,863	-	1,863	707
Minister's Expenses	-	-	-	117
Repairs, Other building costs	332	-	332	450
	2,195	-	2,195	1,274

The accounts were approved by the Kirk Session on 4 March 2026

For and on behalf of the Kirk Session

*Margaret MacBain*_____ **Joint Session Clerk, Mrs Margaret McBain**

*Karen Mathers*_____ **Joint Treasurer, Mrs Karen Mathers**

Monkton and Prestwick Trinity Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 3 trustees received reimbursement of expenses incurred totalling £485.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	23,373	7,963	-	-	31,336
Designated Sunday School Fund	392	3	(1)	(394)	-
Designated Sunday Teas Fund	3	837	(508)	(332)	-
General Fund	61,074	133,016	(136,285)	400	58,205
	84,842	141,819	(136,794)	(326)	89,541
Restricted funds					
Flower Fund	1,894	2,932	(1,936)	-	2,890
Badminton Club	90	411	(110)	(250)	141
Social Committee	5,411	-	(391)	332	5,352
Steeple & Roof Fund	7,058	-	(6,857)	-	201
Guild Fund	-	1,879	(957)	(150)	772
Sunday School Fund	-	12,780	(26)	394	13,148
Malawi General fund	-	2,142	-	-	2,142
	14,453	20,144	(10,277)	326	24,646
Total funds	99,295	161,963	(147,071)	-	114,187

Purposes of Designated Funds:-

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.
Sunday School Fund: Following the Union this fund was amalgamated with the Restricted Sunday Scho held by Monkton and Prestwick North Parish Church.
Sunday Teas Fund: This fund provides tea, coffee, soft drinks, biscuits etc for the congregation after ser

Purposes of Restricted Funds Includes both the bank balances above and investments listed at note 8.

Flower Fund: This fund provides flowers for display during services of worship and distribution to mem
Badminton Club:This fund contains monies given by club members for equipment and donations to the
Social Committee: This fund provides money to run social events for the benefit of the congregation.
Steeple & Roof Fund: This fund represents funds raised to repair the steeple and roofs of the church and
Guild Fund: This is a fund to assist with the weekly expenses of meetings and the funding of Guild proj
Sunday School Fund: This fund (£13,124) is used to support the provision of Youth Work within the Pari the Offerings fund (£24) is used only for Charitable Donations. Investments held at note 8 for Sunday Sc are also Restricted.
Malawi Fund: This fund was operated for the twinned church of Lweya and Bandawe Presbytery.

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
FWO Scheme (non Gift Aid)	2,828	-	-	2,828	2,832
Gift Aid Donations (GA)	63,180	-	-	63,180	37,912
Tax Recovered on GA Donations	19,177	-	-	19,177	11,403
Ordinary Offerings (Open Plate)	3,280	-	-	3,280	1,933
Other Offerings, Donations etc	9,437	2,692	-	12,129	10,476
	97,902	2,692	-	100,594	64,556

4. Analysis of Other Income

Craigie Symington-Linkage-share	2,314	-	-	2,314	4,031
Life & Work	92	-	-	92	630
Minister's Retiral Collection	-	-	-	-	1,475
Organist's Retiral Collection	690	-	-	690	-
OLM Leaving Collection	625	-	-	625	-
Secretary's Leaving Collection	231	-	-	231	-
Manse Council Tax refund	-	-	-	-	40
Contribution from Presbytery	-	-	-	-	137
PAYE refund	-	-	-	-	118
Hall Roof insurance claim	760	-	-	760	-
Insurance refund due to union	203	-	-	203	-
CCLI refund due to union	196	-	-	196	-
Compensation from bank	550	-	-	550	-
Electricity refunds	2,065	-	-	2,065	-
Scottish Power-land rent	20	-	-	20	-
Pulpit Supply claims	500	-	-	500	-
Print refund	7	-	-	7	-
Bank charges refund	20	-	-	20	-
Christmas lights refund	10	-	-	10	-
	8,283	-	-	8,283	6,431

5. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds					
Offering envelopes	150	-	-	150	63
	150	-	-	150	63
Charitable activities					
Giving to Grow	75,953	-	-	75,953	44,021
Presbytery dues	3,069	-	-	3,069	1,215
Minister's expenses	117	-	-	117	1,564
Ministerial Assistance	368	-	-	368	832
Pulpit supply	500	-	-	500	100
Other staffing costs	18,338	-	-	18,338	7,909
Fabric repairs & maintenance	7,630	6,857	-	14,487	18,467
Council Tax	-	-	-	-	3,240
Heat and light	10,918	-	-	10,918	3,440
Insurance	7,467	-	-	7,467	3,169
Other building costs	2,853	-	-	2,853	1,271
Church office expenses	1,984	-	-	1,984	1,500
Printing, stationery and postage	116	-	-	116	1,117
Staff etc Retiral Collection Gifts	1,621	-	-	1,621	1,475
Other expenses	4,080	3,420	-	7,500	4,410
	135,014	10,277	-	145,291	93,730
Governance costs					
Independent examiner's fees	810	-	-	810	-

6. 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 5th and subsequent years) £39,856.

7. Collections for Third Parties

	2025 £	2024 £
Blythswood Trust	243	437
Christian Aid	1,883	1,431
Crossreach	681	529
South Ayrshire Foodbank	590	710
River Garden Auchincruive	-	1,015
Ayrshire Cancer Support	1,297	-
	4,694	4,122

8. Investments

Market value at 31 December	54,395	-
Investments at cost	42,046	-

These investments were previously in the name of Monkton and Prestwick North Parish Church therefo now in the name of Monkton and Prestwick Trinity Parish Church.

Investments consist of amounts held in the Church of Scotland Investors Trust represented thus:

		Units	£
Growth Fund			
General Purposes	Unrestricted	175	1,204
Income Fund			
Sunday School	Restricted	2,733	31,129
Fabric Fund	Restricted	96	1,093
General Purposes	Unrestricted	412	4,693
Flower Fund	Restricted	105	1,196
General Congrgational Purposes	Unrestricted	1,227	13,975
Unallocated Legacies	Unrestricted	97	1,105
			54,395

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

FOR THE BENEFIT OF THE CONGREGATION

70450 Monkton and Prestwick Trinity

Consolidated Fabric Fund	**2025 £**
CAPITAL ACCOUNT	
Credit Balances held at 31 December at cost	14,289.73
Market Value of Balances at 31 December	15,154.23
REVENUE ACCOUNT	
Credit Balance at 31 December	17,897.85
TEMPORARY ACCOUNT	
Credit Balance at 31 December	0

Individual Fund

Purpose: Uphold, maintain and preserve remains of old St Cuthbert's Church. Income > £200 can be used for other purposes of congregation.

EXPENDABLE	**2025** £
Credit Balances held at 31 December at cost	3,542.41
Market value of balances at 31 December	3,542.41
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	65.87
Market Value of balances at 31 December	688.00