

CALDWELL AND DUNLOP PARISH CHURCH OF SCOTLAND

**TRUSTEES' REPORT
AND
CONGREGATIONAL ACCOUNTS**

31st DECEMBER 2025

Congregation No: 070434

Charity No: SC000447

CALDWELL AND DUNLOP CHURCH OF SCOTLAND

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CALDWELL AND DUNLOP CHURCH OF SCOTLAND

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Caldwell and Dunlop Parish Church of Scotland
Charity Registration Number: SC000447
Congregation Reference Number: 70434
HMRC Reference Number: ST05573
Minister: Rev. Alison McBrier
4 Dampark
Dunlop
Kilmarnock
KA3 4BZ

Contact Address: Mrs Margo McMurdo, Brockwellmuir Cottage, by Dunlop, Kilmarnock KA3 4DT

Trustees:

The minister is a trustee. The other trustees who served during the year comprise the active members of the Kirk Session, the current members of which are listed on Page 4.

Principal office - bearers

Apart from the minister, whose details are given above, the principal office - bearers are -

Session Clerk: Mrs Margo McMurdo
Brockwellmuir Cottage
by Dunlop
Kilmarnock
KA3 4DT

Treasurer: David Carslaw
Grianan
1 Pollick Avenue
Uplawmoor
G78 4AE

Additional information

Independent Examiner: Fiona M Corbett
21 Balgownie Grove
Troon KA10 7NT

Bankers: The Royal Bank of Scotland plc
Kilmarnock (B) Branch
96 John Finnie Street
Kilmarnock
KA1 1NY

Bank of Scotland
Main Street
Barrhead
G78 1RD

CALDWELL AND DUNLOP CHURCH OF SCOTLAND

TRUSTEES

As stated on Page 3, the trustees comprise the minister and the active members of the Kirk Session.

KIRK SESSION

The following were the active members of the Kirk Session on 31st December 2025.

			Lynn Davidson	2002	
Archie S Reid	1974		Jess Duncan	2002	
James Mundell	1980		Carolyn Blyth	2005	
James M Howie	1984		Annette Brown	2005	
Alexander R Young	1984		Anne Sinclair	2005	
Owen Evans	1985	(1974)	Michael Blyth	2010	
Marilyn Bell	1989		Isabel Kerr	2010	
Christine Reid	1989		Alistair Martin	2010	
R David Clement	1989		Roy Wyllie	2010	(1969)
Dorothy Cairns Smith	1991		Sheila Wyllie	2010	(1999)
Sadie Reid	1995	(1977)	Marion Cargill	2018	
Lesley Beaton	1998		John Cargill	2018	
Leslie Kirk	1998		Anne Patterson	2018	
Lesley Gibson	2001		Nicholas J Smith	2018	
Margaret Lawson	2001		Lorraine Strang	2018	
Margo McMurdo	2001		Annette Caldwell	2025	
James Patterson	2001		Brian McGaw	2025	
James Nigel Waddell	2001		Charlotte McGuinness	2025	
			Julie Smith	2025	

In addition to the above, the following elders are no longer active members of the Kirk Session and are therefore not trustees.

William McLatchie	1974		Carol Fraser	2008	
Andrew Halliday	1978		Fiona Thomson	2010	(2003)
Margaret Gibson	1989		Robert Thomson	1991	(2003)
Colin Hunter	1998		Margaret Hunter	1998	
Irene Kerr	1998		Elizabeth Garrity	2010	
Elizabeth Dinning	2005		Lesley A Leggat	2018	
Robert Dinning	2008	(1990)			

A date in brackets indicates the year of ordination, where this differs from the year of Session.

Caldwell and Dunlop Parish Church of Scotland

Trustees' Annual Report For the year ended 31st December 2025

The trustees submit their report and the accounts of the charity for the year ended 31st December 2025.

Structure, Governance and Management

Caldwell and Dunlop Church of Scotland is a charity registered in Scotland, whose charity number is SC000447. The charity number of The Church of Scotland is SC011353. The charity is administered in accordance with the terms of the Unitary Constitution and is subject to the Acts and Regulations of the General Assembly of The Church of Scotland.

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 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.

Sunday Morning Worship is in both sanctuaries.

The service with our minister, Revd. Alison McBrier or with Les Kirk, our Worship Leader, is live streamed at both Caldwell and Dunlop with both services available on our own YouTube channels, Facebook and websites. The service can be requested as dvd or cd. A regular audience view these online services and a Zoom congregation participates live on Sundays.

All services, Baptisms, Weddings and Funerals are held in both sanctuaries.

The minister is the chaplain of Dunlop Primary School and Uplawmoor Primary School with Easter, summer and Nativity Services held in the Church buildings or in-school. We look forward to continue to build on these relationships.

Messy Church is regularly held in both Church Halls with over 40 families involved in this outreach.

Messy Church also appeared at local shows, gala days and at other local locations.

The Bible Exploration Group meets weekly online and is recorded for viewing later.

All persons involved with the online services and our group activities have received the appropriate training in Protection of Vulnerable Groups and Disclosure Scotland checks have been carried out.

The commitment and energy given by those involved in all church activities is vital to the delivery of our mission objectives as we seek to remain relevant and strengthen our presence within our community.

Achievements and Performance

Worship is at the foundation of our church life, and, as a parish church, we are very much committed to being a Christian witness in the parish and beyond, serving the needs of the whole community - members and non-members alike.

With Presbytery permission in June 2024, a joint service of worship was held in Dunlop Village Hall followed by the Stated Annual Meeting. An open invitation to both village communities to join us and stay for lunch was very successful. In June 2025 another successful joint event was repeated in the Mure Hall, Uplawmoor and we intend to hold this new joint service annually, alternating between the villages. Harvest Services are held in both churches with local foodbanks and Christian Aid benefitting from generous donations.

The Remembrance Services in both churches and at the war memorial in Dunlop graveyard were well attended. At Dunlop the Dunlop Scout Group provided the honour party and Dunlop Primary School Captains and Head Teachers attended.

**Caldwell and Dunlop Parish Church of Scotland
Trustees' Annual Report
For the year ended 31st December 2025**

Achievements and Performance(cont'd)

At Christmas, the Caldwell Tree was erected, decorated and lit up, the switch on of the Star on the Dunlop church bell tower and the nativity scene, shared light and hope with both villages. The Christingle Services in both churches, one at the start of Advent and the other on Christmas Eve, were very well supported with both Primary School Choirs performing in our churches. Many of the local community joined us at the Church Halls for conversation and refreshments.

In Caldwell Church hall the Senior Discussion group meets on Tuesday and the Soup and Sandwich lunch takes place on Friday, offering a warm welcome to the community and school children during winter. Caldwell Hall is let to a motor cycle group, a village choir, coffee mornings and family parties.

In Dunlop Church hall the weekly Tuesday Coffee morning is open to all and Dunlop Musical Memories (an Alzheimer's support event) meet once a month for music, games and afternoon tea and is well attended from surrounding areas.

Dunlop Church hall is home to the Dunlop Scout Group and the Lugton and Dunlop Scottish Women's Rural Institute.

The hall is let for various village committee meetings, coffee mornings, family parties and fitness groups. Beyond our parish we continue our engagement with East Ayrshire Churches Homelessness action, both financially and with practical support. Our congregations throughout the year support Christian Aid, Erskine Hospital, Shelter, Ayrshire Hospice, Disasters Emergency Committee and our local foodbanks. As the church in the communities of Uplawmoor and Dunlop, we continue to seek new ways of serving God and His church in our local areas and beyond.

The Kirk Session met in person, via Zoom and via email during the year.

Going forward, our resolve and intent remain strong and focused as we look ahead with enthusiasm to our united congregation improving and enhancing our mission in the Parish.

The united Church Roll at 31st December 2025 totalled 463 communicant members.

Office bearers

The principal office-bearers are detailed on Page 3.

Trustees

The minister, together with active members of the Kirk Session, all of whose names appear on Page 4, are the charity's trustees. The Kirk Session members are ordained for life and are the elders of the church. They are chosen from those members of the church who are considered to have the appropriate gifts and skills.

John Campbell, Robert Gibson and George Knight, all long standing and dedicated elders, sadly died during 2025. They are all much missed and fondly remembered. Catherine Close, a long serving elder, transferred to another church in June 2025, and is no longer a trustee. We wish her well.

Annette Caldwell, Brian McGaw, Charlotte McGuinness and Julie Smith were ordained as elders on the 5th October 2025 and are now trustees. We welcome them.

All trustees have been made aware of their duties and responsibilities and of appropriate publications issued by the Office of the Scottish Charity Regulator.

**Caldwell and Dunlop Parish Church of Scotland
Trustees' Annual Report
For the year ended 31st December 2025**

Organisational Structure

The Kirk Session is moderated by the minister and meets as required but normally once every two months, with the exception of the months of July and August, when no meetings are held. At present these meetings are held in person, remotely via Zoom and by email. Certain responsibilities are delegated to the Finance Committee and to the Fabric Committee as appropriate. These committees report to each meeting of the Kirk Session, which is also responsible for spiritual affairs within the church.

Financial Review

The accounts show that receipts from all sources totalled £142,292 compared to £165,663 in 2024. The reduction in receipts can be largely attributed to receipts for the use of the church and legacies in the previous year. Expenditure remained broadly similar and there was a resulting surplus of £5,132 compared to £28,815 in 2024.

At the end of the year the trustees held unrestricted cash funds of £223,139. Funds held are considered sufficient to enable all liabilities to be settled as they arise.

Investment Policy

Investments held by the trustees comprise holdings in The Church of Scotland Investors' Trust Growth and Income Funds. These funds are professionally managed in accordance with guidelines laid down by the General Trustees.

Risk Management

The trustees have considered the risks facing the charity, which fall into two principal categories. The first relates to the care of the elderly, the disabled and the young. All persons who are involved have received appropriate training and are cleared by Disclosure Scotland. The second area of risk relates to the normal risks associated with the occupation of the handling of cash, the employment of people and liabilities to the general public. The trustees believe that these are minimised by a policy of insurance which is held through the Church of Scotland Insurance Services Limited

Reserves Policy

The trustees believe that in normal circumstances reserves should be held to the extent necessary to allow for temporary fluctuations in receipts, payments, cash flow and future liabilities, including likely fabric repairs on ageing properties. Cash reserves held at 31st December 2025 are considered adequate for future needs.

Statement of Trustees' Responsibilities

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the charity during the financial year. The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the charity 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 (as amended) 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 charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

This report was approved by the trustees on 12 March, 2026 and is signed on their behalf by

Margo McMurdo. Session Clerk

**Independent Examiner's Report to the Trustees of
Caldwell & Dunlop Parish Church of Scotland**

I report on the accounts of the charity for the year to 31 December 2025 which are as set out on pages 9 to 12.

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 Account 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 trustees concerning 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 Account Regulations,
 - and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Account Regulations, have not been met,
 - or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Name: Fiona Corbett CA
Address: 21 Balgownie Grove, Troon KA10 7NT
Date: 12th March 2026

Caldwell & Dunlop Parish Church of Scotland
Receipt and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts						
Donations	3	106,092	-	-	106,092	108,876
Legacies		-	-	-	-	11,000
Weddings & Funerals		2,927	-	-	2,927	600
Fundraising Events	3	4,267	-	-	4,267	5,403
Bank & Deposit Income		7,321	-	-	7,321	7,794
Investment Income		2,903	-	-	2,903	2,903
Sub Total		123,510	-	-	123,510	136,576
Rental of manse/hall		4,807	-	-	4,807	4,415
Use of Premises		650	-	-	650	20,500
Consolidated Fabric Fund		9,524	-	-	9,524	-
Collections for third parties		3,801	-	-	3,801	4,172
Total Receipts		142,292	-	-	142,292	165,663
Payments						
Charitable Activities	4	137,160	-	-	137,160	136,848
Surplus for year		5,132	-	-	5,132	28,815

Statement of Balances
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank Balances						
As at 1 January 2025		218,007	1,750	-	219,757	190,942
Excess of receipts over payments		5,132	-	-	5,132	28,815
Balance as at 31 December 2025	2	223,139	1,750	-	224,889	219,757
Investments at Market Value (cost £67,032)		59,065	-	81,510	140,575	130,550
Total Funds		282,204	1,750	81,510	365,464	350,307

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

Margo McMurdo (Session Clerk)

Caldwell & Dunlop Parish Church of Scotland
Notes to Accounts
Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year four trustees received reimbursement of costs chargeable to the charity totalling £333. Sarah Reid, a trustee, received £7,320 for providing services as organist during the year. The minister received £960 in travel expenses, £600 for telephone expenses and £1149 in other expenses. £2587 was paid on her behalf for manse council tax.

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

2. Bank Balances	Unrestricted	Restricted	Total	
	2025	2025	2025	2024
	£	£	£	£
Bank Current Account	37,198	1,748	38,946	64,441
Deposit Account - C.O.S Investors Trust	185,941	2	185,943	155,316
Total	223,139	1,750	224,889	219,757

Movement of Funds

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gains & losses £	At 31 Dec 2025 £
Unrestricted Funds						
General Fund	239,024	139,048	(126,310)	(12,098)	6,037	245,701
Fabric Fund	31,108	1,382	(10,800)	12,048	-	33,738
Kirk Session Fund	2,647	118	(50)	50	-	2,765
	272,779	140,548	(137,160)	-	6,037	282,204
Restricted Funds						
Presbytery Primer Fund	1,750	-	-	-	-	1,750
Endowment Funds						
Sundry Bequests	72,460	1,674	-	-	3,798	77,932
Miss Finnie Bequest	3,318	70	-	-	190	3,578
Total Funds	350,307	142,292	(137,160)	-	10,025	365,464

Purpose of Funds

Fabric Fund	The trustees have set aside funds for the maintenance of the Church property
Kirk Session Fund	This fund is to be dispersed at the discretion of the Kirk Session
Presbytery Primer Fund	Grants were received for a series of specific projects approved by Presbytery.
Sundry Bequests Fund	This fund comprises sums bequeathed which carry the express condition that only the income derived from those sums may be used to defray general costs. Sums so donated have been invested en bloc in COS Investors Trust Growth & Income Funds
Miss Finnie Bequest	This fund provides assistance to members of the congregation with fuel costs, and income is distributed at the sole discretion of the minister.

Caldwell & Dunlop Parish Church of Scotland
Notes to Accounts
Year ended 31 December 2025

3. Revenue

	2025	2024
	£	£
Donations		
Gift Aid Offerings	75,299	79,191
Tax recovered on Gift Aid Donations	22,297	20,036
Open Plate/ Other Offerings	7,452	8,114
Other Donations	1,044	1,535
Total	106,092	108,876
Fundraising		
Soup, sandwiches & coffee	4,158	5,212
Regular Fund raising events	109	191
Total	4,267	5,403

4. Expenditure

	2025	2024
	£	£
Giving to Grow	65,914	66,220
Presbytery Dues	2,381	1,975
Minister's travelling & other expenses	1,560	1,680
Pulpit supply	129	156
Salaries	10,776	10,416
Fabric Repairs	10,800	22,004
IT costs	6,473	636
Heat & Light	16,627	18,039
Insurance	7,672	6,892
Manse council tax	2,587	(2,520)
Printing, stationery, newsletter	2,897	2,700
Life & Work Cost	-	126
Church & Manse Grounds	2,309	300
Other Expenses	3,234	4,052
Collections for third parties	3,801	4,172
Charitable activities	137,160	136,848

5. Collections for third parties

DEC £1800 , Christian Aid £521, Erskine Hospital £1083, Shelter £187, ER Foodbank £210

Caldwell & Dunlop Parish Church of Scotland
Notes to Accounts
Year ended 31 December 2025

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipend 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 (2024: £31,642) and the maximum stipend (in the fifth and subsequent years) was £39,856 (2024: £38,884).

7. Staff costs and numbers

	2025	2024
	£	£
Salaries	<u>10,776</u>	<u>10,416</u>

The average number of part-time employees during the year was 2 (2024: 2)

8 Memorandum:

Funds Held by the Church of Scotland General Trustees for the Benefit of the Congregation

Revenue Account : Balance at 31.12.25	£14,157
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