P1755

The Church of Scotland

St Cyrus Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No. 321933

Charity No: SC 011997

31/12/25

Reference and Administrative Information

Charity Name:	St Cyrus Church of Scotland
Charity Registration Number:	SC011997
Congregation Reference No:	321933
Contact Address:	Mrs Elizabeth Thomson Quarrymouth Lauriston, St Cyrus Montrose DD10 0DJ

Trustees

Rev. Brian Smith	Wilma Scott	Kirsty Forrester
Dr Marshall Halliday	Marion Brownlie	Christine Owen
Kenneth Nichol	Evelyn Wood	Elizabeth Thomson
Ian Taylor	Mark Kilpatrick	

Principal Office-bearers

Interim Moderator	Rev. Brian Smith
Session Clerk	Dr Marshall Halliday
Church Treasurer:	Mrs Elizabeth Thomson
Fabric Convener	Mrs Marion Brownlie

Independent Examiner

Mrs Jean Stevenson CA
Seaview, Rosemount, Hillside
Montrose DD10 9 JS

Bankers
Virgin Money
114 High Street
Montrose
DD10 8JE

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 Deed of Constitution (or Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees
Members of the Kirk Session, which includes a Finance Sub Committee and a property and Buildings Action Group are the charity trustees. 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, skills and commitment to contribute to the management affairs of the Church.
The Presbytery Mission Plan does not permit St Cyrus Church to have a minister. We have an Interim Moderator who provides a rota of Ministers for Sunday Services.
Meetings of the session are open to any member of the Church to attend and a number of members are made welcome at every meeting.
However, the session has the option to discuss any matters in private.

Organisational Structure
The Kirk Session which meets approximately six - eight times a year is responsible for spiritual and temporal affairs within the church.

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.

- Under the recently approved Presbytery Plan, St Cyrus Church is part of South Kincardine Parish Grouping
- On the last Sunday of the month the service is followed by refreshments and a time of fellowship.
- The Church Community Choir performed at our Christmas Eve Service.
- A Friendship Club runs every Wednesday in the Church Gallery, offering a warm space for activities, help with personal IT and a Healthy Lunch is served supplied from Primary School Kitchen. We have had a regular number attendance weekly.
- The Primary School Head Teacher has requested a total of four services in the Church for 2025: Easter, summer, Remembrance and Christmas.
- Pastoral home and Hospital visiting was carried out regularly through the year by the Kirk Session.
- We have a busy Facebook Page and website.
- We have a presence at the Village Gala.
- The Church fundraises for other charities – Christian Aid, Shelter Scotland and Poppy Scotland.
- St Cyrus Church collected Stamps throughout the year and forward collection to Church of Scotland Stamp Appeal.
- A parish leaflet was distributed to the new occupied houses.
- St Cyrus Church hosted Re-engage afternoon tea in the Church Gallery on 14th September 2025

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

Achievements and Performance

St Cyrus Church

- Manse – Leased to Tenant for £1000 pcm
- Car Park – Construction of Car Park complete and came in on budget. The Car Park is well used by the Church and Community and is a great asset.
- List of Community Partners we have had the pleasure of working with:-
  St Cyrus Community Car Park – Funded and overseen project
  St Cyrus Friendship Club – Provide a warm welcoming space free of charge
  St Cyrus Community Choir – Provide the opportunity to come together
  The Parent Collective – Provide a warm space for the group to meet free of charge
  Parents and Friends of St Cyrus Primary School – supported by providing teas and allowed use of Car Park for Car Boot Sales for their fund raising.
  St Cyrus Community Action Plan – Provided a meeting place and supported their efforts.
  St Cyrus Park Fundraiser – Sold Calendars on their behalf to help fundraise.
  St Cyrus Solos – Provide a warm space to delivery First Aid Training free of charge.
  St Cyrus Gala – Held a bottle stall at the event and donated to them
  Re-engage Mearns – hosted an afternoon tea
  Grow Mearns – hosted their awards event.

Financial Review
The offerings and donations have remained steady.

Reserves Policy
It is the Trustees' policy to hold reserves of at least six months expenditure including designated funds.
At the year end the Church held unrestricted cash funds of £40,045.00

Statement of Trustees' Responsibilities
The members of the Kirk Session / Congregational Board 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 / Congregational Board 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

Dr Marshall Halliday

Session Clerk .....

Date 26/9/2025

Independent Examiner's Report to the Trustees of St Cyrus Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 01 to 10

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 ammended.

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.

Name Mrs Jean Stevenson C.A. Jean A Stevenson

Address: Seaview
Rosemount
Hillside
Montrose
DD10 9JS

Date 27 March 2026

St Cyrus Church of Scotland

Receipts 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	23465	1867		23465	19306
Legacies						
Activities for Generating Funds						2076
Bank & Deposit interest		242			242	255
Investment income		747		82	829	889
		24454	1867	82	24536	22526
Rental of premises		198			198	1458
Friendship Club			6014		6014	8330
Donation towards Car Park			1667		1667	8336
LPW						272
Car Park Grants			24564		24564	25143
Receipts from General Trustees		10031			10031	40002
Miscellaneous		5			5	17370
Glen Memorial Fund						956
Total Receipts		34688	34112	82	67015	124393
Payments	4					
Costs of generating funds						
Charitable activities		27213	71268		98481	118676
Governance costs						200
Total Payments		27213	71268		98481	118876
Excess of Receipts over Payments for the year before transfers		7475	-39023	82	-31466	5517
Transfers re Car Park						
Excess of Receipts over Payments		-41227	41227			
		-33752	2204	82	-31466	5517

St Cyrus Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024
Bank & Deposit Balances						
Bank & deposit balances brought forward		73797	8651	599	83047	77530
Movement in year:						
Excess of Receipts over Payments for the year		-33752	2204	82	-31466	5517
Bank & deposit balances carried forward		40045	10855	681	51581	83047
Investments at cost		8002		5433	13435	13435
Investments at Market Value		10955		6105	17060	16581
Total Funds		51000	10855	6786	68641	99628
Assets						
Grant Receivable						24564
Gift Aid Receivable		4372			4372	3822
Liabilities						
Cost of repair not yet billed Car Park Exp.	2					66793

The accounts were approved by the Kirk Session and Financial Board on 29/03/2026

For and on behalf of the Kirk Session and Financial Board

Session Clerk

Elizabeth Thomson

Treasurer

St Cyrus Church of Scotland
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No Trustee had any personel interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	Increase In Value of invest.	At 31 Dec 2025 £
Unrestricted funds						
Designated Fabric Fund	66239	10459	-13833	-41227	96	21734
General Fund	18211	24229	-13380		204	29265
	84450	**34688**	**-27213**	**-41227**	**300**	**50999**
Restricted Funds						
Friendship Club	8651	6014	-3810			10855
Car Park		26231	-67458	41227		
	8651	32245	-71268	41227		10855
Endowment funds						
Trust Funds	4082				132	4214
Myers Trust	2444	82			44	2572
Total funds	99627	67015	-98481		476	68639

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property
General Fund: is for congregational purposes

Purposes of Endowment Funds

Trust Funds Bank Interest is for General Funds and is paid directly to the General Funds
Myers Fund Bank Interest is a fund for the Poor of the Parish

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	2029			2029	3296
Gift Aid Donations	8670			8670	6266
Tax Recovered on Gift Aid Donations	1926			1926	2935
Small Donations Scheme	1885			1885	942
Ordinary Offerings (Open Plate)	5676			5676	4442
Other Offerings and Donations	861	1867		2728	825
Fundraising	1278			1278	
Funeral and Weddings	1140			1140	600
	23465	**1867**		**25332**	**19306**
4. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees					
Offering envelopes					
Charitable activities					
Giving to Grow	5636			5636	4475
Presbytery dues	1507			1507	1154
Pulpit supply	5256			5256	4423
Other staffing costs	2050			2050	2040
Fabric repairs & maintenance	2083			2083	2810
Council Tax				0	
Heat and light	675			675	2398
Insurance	3798			3798	3578
Miscellaneous	49	3810		3859	9027
Organ Music	153			153	
Organ Repairs	2930			2930	
Creation of Car Park		66793		66793	79250
Car Park Exp		665		665	
Manse Exp	3076			3076	
	27213	**71268**		**98481**	**109155**
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of assets					
Purchase of investments					

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to the years of service. For the year under review the minium stipend was £32433 and the maximuim in the 5th and subsequent years £39856.

6.

	2025	2024
	£	£
Collections for Third Parties		
Poppy Scotland	145	192
Christian Aid	65	110
Shelter	410	268
	620	570

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

Revenue Account	2025	2024
Opening Balance	-188	4237
Rent Received	12000	12000
Interest	188	168
Income Fund	212	1863
Transfer between Funds		14
Administration	-870	-1100
Transfer between Funds		
Property Costs (Transferred to Church)	-10,030	-17370
Deposit Fund		
Credit Balance	**1312**	**-188**

Capital Account

Cof S Investors Trust	2025	2024
Consolidated Fabric Fund (Deposit Fund)		
Credit Balance December 31st 2024	4035.28	47974.92
Sale of Units		-1788.50
Loss on sale of Units		-2,149.14
Transferred to Church		-40,002.00
Credit Balance December 31st 2025	**4,035.28**	**4,035.28**
Market Value		