

Scottish Charity No.SC046532

**Covenant Church, Newmilns
Free Church of Scotland**

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Covenant Church, Newmilns (Free Church of Scotland)

Contents of the Trustees' Report and Financial Statements (year-end 31/12/2025)

	Page
Church Information	1
Report of the Trustees	2 – 6
Report of the Independent Examiner	7
Receipts and Payments Account	8
Statement of Balances	8
Notes to the Accounts	9
Notes to the financial statements	10

Covenant Church, Newmilns (Free Church of Scotland)

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 3.

Address (registered with OSCR for principal contact)

9 Lanfine View
Darvel
KA17 0FE

Tel: [personal mobile number redacted]

Website:

www.covenantchurch.scot

Bankers

Royal Bank of Scotland
96 John Finnie Street,
Kilmarnock
KA1 1NY

Solicitors

Balfour & Manson (Solicitors to the Free Church of Scotland)
54-66 Frederick St
Edinburgh
EH2 1LS

Independent Examiners

Ms Ann Allison, [printed address redacted]

Covenant Church, Newmilns (Free Church of Scotland)

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended **31 December 2025**.

Status of Charity and Governing Document

Covenant Church, Newmilns (Free Church of Scotland) is established by constitution. It is a registered Scottish Charity (No. SC046532).

Aims and Affiliation

Covenant Church, Newmilns (Free Church of Scotland) is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church.

The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation of Covenant Church (also known as Covenant Church, Newmilns) aims to maintain the public worship of God and to foster Christian fellowship; to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need; to uphold and further the interests of the Free Church of Scotland; and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms

Covenant Church, Newmilns (Free Church of Scotland)

Report of the Trustees

of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

The congregation is authorised by the Church to have a minister paid from central funds of the Church. The minister's manse is the property of the congregation and is held under the Church's model trust deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:

Deacons' Court

Elders	R Miller, J Grandison, B Morton, K Scade (Session Clerk), D Campbell (Jnr) [resigned 26/09/2025]
Deacons	D Watt (Clerk of the Deacons' Court), M Butters
Ministerial Team	Rev Benjamin Wilks

The Congregational Trustees who served during the year were as follows:

Congregational Trustees

For holding Property	All members of the Deacons' Court (as listed above).
----------------------	--

Treasurer

[REDACTED] was appointed Treasurer on 07 May 2024. The Treasurer is not a Trustee. Leave of absence for [REDACTED] was granted on 24 October 2025 with Mr Jim Grandison appointed to the role of Interim Treasurer.

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Covenant Church, Newmilns (Free Church of Scotland)

Report of the Trustees

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims. The congregation normally meets in the Morton Hall, Newmilns – renting use of the Morton Halls from East Ayrshire Leisure – for Public Worship on the Lord's Day. During periods when the Morton Hall is temporarily not available, e.g., refurbishment or closure for repairs, the congregation meet in Darvel Town Hall (another property of East Ayrshire Leisure) in the neighbouring village.

The congregation continues to support the provision of one of the Sunday afternoon services each month in two local care homes.

The congregation continued to meet on Sunday for Public Worship, almost always having both a morning and an evening service. We continued to utilise Facebook live broadcasts of morning and evening worship for those who, for various reasons, were unable to attend in-person and to reach out to those who may not, at least initially, want to join a church service in-person.

The church prayer meeting continued fortnightly in general and weekly during the summer holiday period. We normally meet in the Newmilns CHaT Hub and use the Zoom platform to enable participation in the devotions and prayer time by those unable to attend in-person.

The congregation has Connect Groups. The groups meet in-person with the purpose of connecting with one another in fellowship around the word of God, as part of connecting with God and growing our relationships with God and with one another.

The connections between the local community and the church congregation continue to develop and strengthen. The congregation actively supported the provision of a 'warm welcome' community hub, cooking classes, and local foodbanks. This has involved people from the congregation volunteering in various ways and/or the provision of financial assistance to support these activities which are supporting people in our communities. One of the elders from the congregation was actively involved with the local Darvel Football Club as their chaplain until the end of the 2024-25 season.

In August 2025, prior to the start of the new school year, the congregation delivered a holiday club for primary school age children. The holiday club was called 'Pyramid Rock' linking with the theme of exploring the depths of faith in an age-appropriate way. The bible teaching was drawn from the life of Joseph, in the book of Genesis, with clear links shared to the Good News about Jesus. Lunch was provided for the young people attending. The week finished with a session for parents/carers to join and hear of the activities and bible stories from the week.

The carol service was held in the Morton Hall on 14 December. About 180 people attended. It was encouraging to welcome people from across the community, some of whom have no regular connections with any church, we were also pleased to welcome people from other churches in our communities too. The service included traditional and modern carols, songs from Hope Choir, bible readings and messages from God's word to encourage and challenge everyone to worship Christ the Son of God who is God with

Covenant Church, Newmilns (Free Church of Scotland)

Report of the Trustees

us (Immanuel). The majority of those attending stayed after the service for a time of informal fellowship with mince pies and other seasonal favourites on offer.

Throughout the year the congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

In addition to the support of the National Free Church of Scotland, the congregation has continued to support the following agreed mission partners – providing regular prayer and, where possible, financial support:

- [REDACTED] in Spain and home assignment/study (UFM)
- Children for Christ (CpC Romania)
- [REDACTED], Jos, Nigeria (SIM)
- [REDACTED], Glasgow (Asian Outreach)
- SU Scotland, Ayrshire and Gowanbank
- [REDACTED], France (WEC)
- [REDACTED], Shekinah Evangelical Church and Bhaktapur Theological Seminary, Nepal

A summary of significant highlights, events and developments of note in the year include the following:

In relation to **congregational activities**:

- The provision of public worship services including the preaching of God's word.
- The continuation of broadcasting worship services on Facebook to facilitate the continuation of public worship, preaching of the word, prayer and fellowship to support the engagement of those unable to attend public worship in-person and reach others not yet attending in-person.
- The Connect Groups meeting to study God's word and grow in our relationships with God and with one another.
- The provision of Children's Church as part of morning worship services.
- The delivery of a holiday club for primary school aged children in August as part of community outreach and activity.
- The holding of a Carol Service to worship God and share with the community the Gospel message of Good News at Christmas.
- The commencement of a Minister in Training within the congregation.
- The joining into membership of the congregation by three people during the year, including one by profession of faith.

In relation to **congregational funding**:

The Trustees record their grateful thanks to God for His gracious provision. Despite continued cost of living pressures on the people of the congregation and wider society, it has been a privilege to see the provision of God for His people through:

- A steady provision of donations from church members via weekly offerings and Gift Aid donations.
- Sustained participation by church members in the Gift Aid scheme.
- Sustained usage of giving by standing order.

Donations and other income received increased from £85,424.27 (2024) to £88,640.52, having previously increased from £79,714.53 (2023).

Covenant Church, Newmilns (Free Church of Scotland)

Report of the Trustees

Payments for the year were £92,606.05; increased from £89,612.33 in 2024 and £79,098.55 in 2023. These payments include the contribution to Free Church of Scotland Central Funds of £44,754; decreased from £44,904.00 in 2024 but still increased from £41,300.00 in 2023. From the Free Church of Scotland Central Funds, the cost of the ministers stipend and pension are met as well as other activity of the Free Church of Scotland. Financial support given to our mission partners and other causes was £2,364.65; decreased from £4,174.70 (2024) and £7,403.79 (2023).

Reserves

Results for the year

As a result of a deficit for the year of £3,965.53 (following a deficit of £4,188.06 in 2024 and a small surplus of £615.98 in 2023) the church held funds amounting to £20,597.04 at 31 December 2025, of which £18,760.39 were unrestricted funds. This represents a decrease of funds held from £24,562.57 at 31 December 2024 (of which £23,964.10 were unrestricted funds).

The trustees are taking action to revise budgets, including expenditure and are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees:

Brian T Morton [printed signature redacted]

Brian T Morton, Elder and Trustee (OSCR lead)

Dated: 03 September 2026

Covenant Church, Newmilns (Free Church of Scotland)

Report of the Independent Examiner to the Trustees *for the year ended 31 December 2025*

I report on the accounts of the church for the year ended 31 December 2025 which are set out on page 8, along with the notes on pages 9 and 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. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning 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 Examiners' Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: **Ms Ann Allison** Signature: Ann Allison [printed signature redacted]

Date: 31 August 2026

Address: [printed address redacted]

Covenant Church, Newmilns (Free Church of Scotland)

Receipts and Payments Account for the year ended 31 December 2025

Covenant Church Newmilns (Free Church of Scotland)

Receipts and Payment Account as at 31st December 2025

Analysis of Receipts	Notes	Unrestricted	Restricted	Endowment	Total 2025	Total 2024
Offerings in box		£8,784.79			£8,784.79	£9,541.16
Standing Orders & bacs		£41,531.20			£41,531.20	£55,245.20
Other Donations		£0.00			£0.00	£3,560.00
Gift Aid Tax Refund		£14,628.50			£14,628.50	£11,822.64
Interest		£310.40			£310.40	£453.89
Restricted Donations	2,3		£22,575.63		£22,575.63	£3,371.75
Collections for 3rd Parties	2,3		£810.00		£810.00	£182.65
Payments for goods & services					£0.00	£1,246.98
Totals		£65,254.89	£23,385.63		£88,640.52	£85,424.27

Analysis of Payments		Unrestricted	Restricted	Endowments	Total 2025	Total 2024
Central Funds		£44,754.00			£44,754.00	£44,904.00
Presbytery Dues		£962.69			£962.69	£1,609.15
Outreach Venue Hire		£1,385.00			£1,385.00	£883.50
Outreach Food		£22.60			£22.60	£0.00
Outreach Publicity		£54.98			£54.98	£105.00
Outreach Holiday Club		£300.03			£300.03	£534.74
Outreach Miscellanea		£326.10			£326.10	£1,281.40
Donations Mission Partners	2,3	£1,650.00			£1,650.00	£2,400.00
Donations Others	2,3	£184.00	£530.65		£714.65	£1,774.70
Children & Youth Teaching Material		£100.00			£100.00	£199.84
Children & Youth Social Events		£94.04			£94.04	£213.83
Children & Youth Camps Contribution		£400.00			£400.00	£900.00
Children & Youth Miscellanea		£186.89			£186.89	£410.09
Venue Hire Sunday & Prayer Meeting		£7,997.50			£7,997.50	£6,079.01
Venue Hire Miscellanea		£84.00			£84.00	£239.50
Manse Loan			£10,025.28		£10,025.28	£10,025.28
Manse Bills		£6,317.84			£6,317.84	£6,410.72
Manse Maintenance		£182.38	£2,544.72		£2,727.10	£1,124.56
Minister exp Travel		£920.48			£920.48	£937.71
Minister exp Conferences & Training		£130.69			£130.69	£372.82
Minister exp Books & Miscellanea		£344.42			£344.42	£219.02
MIT Salary & Employment cost			£7,456.93		£7,456.93	£4,210.77
Expenses & Others			£1,589.40		£1,589.40	£560.74
Pulpit Supply & Guest Speakers		£1,261.80			£1,261.80	£1,187.95
Food (excl. outreach)		£22.10			£22.10	£476.03
Discipleship & Training	2	£734.87			£734.87	£614.93
Admin		£1,325.47			£1,325.47	£1,185.99
Tech		£411.03			£411.03	£556.66
Miscellanea	4	£306.16			£306.16	£194.39
Payments for Goods and Services		£0.00			£0.00	£1,246.98
Totals		£70,459.07	£22,146.98		£92,606.05	£89,612.33

Governance Costs - Independent Examiners' Fees. The Independent examiners have waived any fees for their work.

Surplus/(Deficit) for the year	-£5,204.18	£1,238.65	-£3,965.53	-£4,188.06
---------------------------------------	-------------------	------------------	-------------------	-------------------

Statement of Balances

Balances brought forward	£23,964.57	£598.00	£24,562.57	£28,750.63
Surplus for the year	-£5,204.18	£1,238.65	-£3,965.53	-£4,188.06
Balance carried forward	£18,760.39	£1,836.65	£20,597.04	£24,562.57

Balance as per Current Account as at 31st December 2025

Balance as per Reserve Account as at 31st December 2024

Total as at 31st December 2025 **£20,597.04**

Assets

Covenant Church owns a Manse at 9 Glen Water, Darvel, Ayrshire, KA17 0NT, the title of which is held in the name of The Trustees on behalf of the congregation. The Church holds no heritable properties or other assets other than the said Manse (and church furnishings and equipment which are omitted from these accounts).

Liabilities

Covenant Church is required to make monthly payments to the Free Church of Scotland in respect of a loan obtained for the purchase of the manse. Payments of £835.44 were made monthly in respect of the said loan and the balance outstanding as at 31st December 2025 was £78,493.31.

Brian T Morton, 03/09/2026 [printed signature redacted]

Approved by the Trustees and signed on their behalf:

Covenant Church, Newmilns (Free Church of Scotland)

Notes to the Accounts for the year ended 31 December 2025

Notes to the accounts

1 Payments to trustees

During the year expenses were paid to the minister Benjamin Wilks, who is also a trustee, as follows:-

Manse Council Tax	£3,388.00
Manse Bills	£2,929.84
Travel & Other Expenses	£1,395.59

With exception of £6.96 for a book of 2nd class stamps to James D Grandison & David Watt £1,609.78 re Manse work no other expenses were paid to any trustees.

No remuneration was paid to any trustee during the year.

The minister receives a stipend from the Free Church of Scotland and we as a congregation contribute to a fund to cover employment costs.

This is included within the payment to central funds.

2 Movement in Funds	Balance at 01/01/2025	Receipts	Payments	Transfers	Balance at 31/12/2025
Unrestricted					
Total General Fund	£23,994.10	£83,839.14	£87,834.67		£19,998.57
Restricted					
Children's Church	£347.14	£10.00	£0.00		£357.14
Additional Worker Fund	£0.00	£2,181.75	£2,181.75		£0.00
Foodbank and Foodlocker	£191.33	£1,160.00	£1,160.00		£191.33
Other donations	£0.00	£20.00	£0.00		£20.00
Collections and Donations 3rd Parties	£30.00	£182.65	£182.65		£30.00
Payments for Goods and Services	£0.00	£1,246.98	£1,246.98		£0.00
 Total Restricted	 £568.47	 £4,801.38	 £4,771.38		 £598.47
Total Funds	£24,562.57	£88,640.52	£92,606.05		£20,597.04

3 Gifts and Donations to Third Parties (including special collections)

Receipts	2025	2024
Additional Worker	£9,485.63	£2,181.75
Holiday Club	£20.00	£10.00
West Coast Gospel Partnership Subscription	£500.00	£0.00
Food Bank & Food Locker	£810.00	£1,160.00
Verve	£0.00	£0.00
SU Transport	£0.00	£182.65
Fabric Fund	£12,570.00	£20.00
Total	£23,385.63	£3,554.40
Payments	2025	2024
Scripture Union	£600.00	£600.00
WEC Mr & Mrs Paton	£0.00	£600.00
Children for Christ Romania	£600.00	£600.00
Duncan Peters Asia Outreach	£150.00	£0.00
UFM C Anwar	£0.00	£0.00
Donald Garvie Mission Africa	£450.00	£600.00
Suraj Kasula Nepal Appeal	£150.00	£0.00
Glasgow & Argyll Presbytery	£962.69	£50.00
East Ayrshire Foodbank/Locker	£530.65	£1,108.05
Free Church Record	£312.02	£0.00
FC Youth Camps Contribution	£0.00	£0.00
SU Camps Contribution	£400.00	£0.00
WCGP	£184.00	£184.00
Additional Worker	£9,046.33	£2,181.75
Total	£13,385.69	£5,923.80
4 Miscellaneous		
Kitchen Supplies	£30.00	£0.00
Wreath	£36.60	£33.00
Flowers	£49.00	£73.58
Catering supplies /Gift	£87.81	£87.81
Total	£203.41	£194.39

Covenant Church, Newmilns (Free Church of Scotland)

Notes to the Financial Statements *for the year ended 31 December 2025*

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 8, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

[END]