

**WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)
ACCOUNTS FOR THE YEAR ENDED
31 DECEMBER 2025**

CONGREGATION NO: 241495 (formerly 241452)

CHARITY NO: SC010676

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

ACCOUNTS FOR THE YEAR ENDED

31 DECEMBER 2025

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WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

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 Unitary Constitution.

Union with Tulliallan & Kincardine Parish Church and Saline & Blairingone Parish Church

On 1st January 2026 the Church entered into a Union with Tulliallan & Kincardine Parish Church and Saline & Blairingone Parish Church. The charity number of this charity has been retained. The Church name changed as at the date of Union to West Fife Trinity Church of Scotland. A service to mark the Union took place under the auspices of Fife Presbytery on 8th February 2026. The elders of all three former churches became the Kirk Session of the united congregation.

Recruitment and Appointment of Trustees

Members of the Kirk Session 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 and skills. The Kirk Session has established a number of sub-committees in respect of key areas. Members of the congregation who have the skills and commitment to contribute to the management affairs of the Church, can become members of the sub-committees.

Organisational Structure

The Kirk Session, which meets approximately eight times a year, is responsible for all 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.

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

TRUSTEES' ANNUAL REPORT (cont'd)

YEAR ENDED 31 DECEMBER 2025

Reference and administrative information

Charity Name:	West Fife Trinity Church of Scotland
Charity Registration Number:	SC010676
Congregation Reference Number:	241495 (formerly 241452)
Contact Address:	2 North Row Charlestown Fife KY11 3EL

Trustees

Rev Elizabeth Kenny (Interim Moderator and Locum Minister) (Retired 31 December 2025)
Rev Scott Raby (Interim Moderator and Locum Minister) (Appointed 1 January 2026)

Robert L Baker	May D W Forrest (Retired 31 December 2025)
Harold Harbinson	Shonaid Smith (Retired 31 December 2025)
George S Watt	James M Hogg (Retired 15 January 2026)
Alexander J Muirhead (Session Clerk)	Winifred Narbrough
Douglas Roe	Peter Sinclair (Retired 15 January 2026)
Margaret P C Cooper	Mina Kyle
Andrew W Croxford CA (Treasurer)	Judith A Croxford
Isobel A Gibson (Retired 31 December 2025)	

The following members of the Kirk Sessions of Tulliallan & Kincardine Parish Church and Saline & Blairingone Parish Church became members of the Kirk Session on 1 January 2026.

Tulliallan & Kincardine Parish Church

Francis Binnie	Alan Menzies
Hugh Bryson	Peter Park
Rena Dickie	Elizabeth Sinclair (Resigned 3 February 2026)
Avril Geddes	Fred Kidd (Resigned 24 January 2026)
Rebecca Dryburgh	Billy Turnbull
Mary McDonald	Jean Wallace
Isobel Taylor	Marion McGregor
Eunice Smith	Rayna Lumsden
Duncan Forsyth	Sandy Jack
Ruth Aitken	

WEST FIFE TRINITY CHURCH OF SCOTLAND
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TRUSTEES' ANNUAL REPORT (cont'd)

YEAR ENDED 31 DECEMBER 2025

Reference and administrative information (cont'd)

Trustees (cont'd)

Saline & Blairingone Parish Church

Patricia Bagnall
Lorna Cochrane
Ada Cooper
Margaret Graham
Joyce Hope
John Hull

Alasdair Macrae
Janette McNaught
Peter Philp
Andrew Smith
Ena Stevenson
Irene Wardell

Independent Examiner

Fiona Haro CA, 3 Castle Court, Carnegie Campus, Dunfermline, Fife, KY11 8PB

Bankers

Bank of Scotland, 1 Bothwell Street, Dunfermline, Fife, KY11 3AG

WEST FIFE TRINITY CHURCH OF SCOTLAND
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TRUSTEES' ANNUAL REPORT (cont'd)

YEAR ENDED 31 DECEMBER 2025

Achievements and Performance

During 2025, we continued to worship in our church building at Oakley throughout the year. We held various fundraising events such as a strawberry tea, and a Christmas fayre and social. We also shared in a harvest social event with our neighbours at Culross and Torryburn. These fundraising events are a great source of finance to the Church but are also opportunities to work together and reach the wider community.

In addition to the above events a Bible Study is held on Mondays, and the Fellowship Group arranged the monthly fellowship meetings T@2. Other church groups including the Guild, the Scrabble Group and the Art Group were also able to meet throughout the year and make generous donations to our church finances. The Art Group ceased to meet during the year.

The flower ministry continued during 2025 and from the cards and letters received, we know how much this is appreciated by those receiving the flowers.

The funds received from the sale of the Carnock Church building in 2022 and the manse in 2024 is retained by the General Trustees but is available for us to maintain our church building. The funds are invested by the General Trustees and the income generated can be used towards maintenance of the church at Oakley as well as other building costs such as insurance and heating.

The appointment of an Interim Moderator is the responsibility of Fife Presbytery. The Kirk Session was pleased when a former retired minister, Rev Elizabeth Kenny, was approached in late 2022 and indicated her willingness to come back and was willing to undertake both the role of Locum Minister and Interim Moderator. This is in the form of leading Sunday worship and the provision of two days per week for pastoral duties. This continued throughout 2025 until the Union of our Church with Tulliallan & Kincardine Parish Church and Saline & Blairingone Parish Church on 1st January 2026. The Kirk Session and the congregation are grateful for all her support over the past three years. Fife Presbytery appointed Rev Scott Raby as Interim Moderator and Locum Minister from 1st January 2026.

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.

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

TRUSTEES' ANNUAL REPORT (cont'd)

YEAR ENDED 31 DECEMBER 2025

Reserves Policy

It is the Trustees' objective to hold reserves of approximately six months' expenditure, excluding designated funds. At the year end, the Church held unrestricted funds of £55,877. Due to the funds held by the General Trustees following the sale of the church at Carnock and the manse, there is no need to maintain a separate fabric fund as property maintenance costs can be met from the funds held by the General Trustees.

Funds amounting to £607 are held by various Congregational Organisations in furtherance of their activities.

The Church holds £1,000 of Restricted Funds for the purpose specified in Note 2.

Financial Review

Our regular offerings in 2025 are in line with 2024.

Our Giving to Grow payments increased in the year from £11,858 to £23,762. The increase reflected the change by removing vacancy allowance but no longer charging for locum costs.

Funds of £9,079 were received from the General Trustees to meet property costs, repairs, and equipment purchased in the year.

Heat and light costs were in credit in the previous year. This arose because of an incorrect amount taken from the bank account by our former energy supplier in 2023. Following a complaint, this was repaid in 2024.

Most of our other costs were in line with the previous year other than repairs to the building and equipment purchased in the year, but these costs were recovered from the funds held by the General Trustees.

There was a surplus for the current year in the General Fund of £4,520. Transfers from Congregational Organisations of £600 gave a final surplus for the year of £5,120.

During 2021 the Trustees of the Alexander Mitchell Trust closed its bank account and transferred the remaining funds of £1,998 to the Church to be used by the Kirk Session in accordance with the original Trust. The Trustees of the Alexander Mitchell Trust are also members of the Kirk Session. The remaining funds were distributed during the year, and the Trust has now been wound up.

The General Trustees hold funds arising from the sale of the former manse and church building in Carnock which were sold in 2022 and 2024 respectively. At the beginning of the year the capital balance stood at £428,796 with a further £8,427 in a Revenue account representing interest earned on the capital account less sums drawn down for fabric and other property costs. The capital balance is unchanged during the year. During the year interest of £19,386 was received. Claims for property costs of £9,079 were received and after administration charges, the balance of the Revenue Account at the end of the year stood at £18,264.

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

TRUSTEES' ANNUAL REPORT (cont'd)

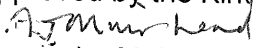
YEAR ENDED 31 DECEMBER 2025

The Future

As noted above, the church became a Union of three congregations on 1st January 2026. The new Kirk Session met for a conference on 24th January 2026 to finalise office bearers and other posts and to set out a vision for the Union as we look to go forward in faith.

A vital part will involve working with Fife Presbytery and the Vacancy Advisory Committee to consider the ministry going forward. A Nominating Committee will be appointed by the congregation and once the Parish Profile has been prepared, the search for a minister to lead our Union will begin.

Approved by the Kirk Session on 5th March 2026 and signed on their behalf by:


Alexander Muirhead
Session Clerk

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

REPORT OF THE INDEPENDENT EXAMINER

Independent Examiner's Report to the Trustees of West Fife Trinity Church of Scotland

I report on the Accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 13.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the Accounts as required under section 44(1)(c) of the 2005 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 Regulations; and
 - to prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Fiona Haro

Fiona Haro CA
3 Castle Court
Carnegie Campus
Dunfermline
Fife
KY11 8PB

19 March 2026

**WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)**

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Offerings	3	31,735	-	31,735	34,671
Fundraising Events		1,075	-	1,075	2,055
Bank & Deposit Interest		1,140	-	1,140	1,279
		<u>33,950</u>	<u>-</u>	<u>33,950</u>	<u>38,005</u>
General Trustees		9,079	-	9,079	13,742
Other Income		733	-	733	901
		<u>9,812</u>	<u>-</u>	<u>9,812</u>	<u>14,643</u>
<u>Total Receipts</u>		<u>43,762</u>	<u>-</u>	<u>43,762</u>	<u>52,648</u>
<u>Payments</u>					
	4				
Charitable Activities		39,036	1,998	41,034	39,382
Costs of generating Funds		173	-	173	116
		<u>39,209</u>	<u>1,998</u>	<u>41,207</u>	<u>39,498</u>
<u>Total Payments</u>		<u>39,209</u>	<u>1,998</u>	<u>41,207</u>	<u>39,498</u>
Excess of Receipts over Payments for the year		<u>4,553</u>	<u>(1,998)</u>	<u>2,555</u>	<u>13,150</u>

WEST FIFE TRINITY CHURCH OF SCOTLAND
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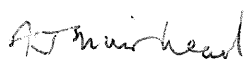
STATEMENT OF BALANCES

AS AT 31 DECEMBER 2025

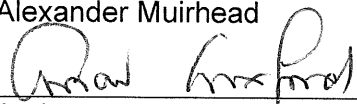
	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Balances brought forward	51,324	2,998	54,322	41,172
Movement in Year:				
Excess of Receipts over Payments for the year	4,553	(1,998)	2,555	13,150
Balances carried forward	55,877	1,000	56,877	54,322
<u>Assets</u>				
General Trustees Claims	1,127	-	1,127	1,398
Gift Aid recoverable	1,333	-	1,333	1,382
	2,460	-	2,460	2,780
<u>Liabilities</u>				
Accruals	492	-	492	267

The Accounts were approved by the Kirk Session on 5th March 2026.

For and on behalf of the Kirk Session


 Alexander Muirhead

Session Clerk


 Andrew Croxford CA

Treasurer

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Preparation of Accounts

The accounts are presented on a receipts and payments basis.

2. Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2025 £
Restricted Funds					
Mrs Helen Dawson					
- Sunday School Fund	1,000	-	-	-	1,000
Alexander Mitchell Trust	1,998	-	1,998	-	-
	<u>2,998</u>	<u>-</u>	<u>1,998</u>	<u>-</u>	<u>1,000</u>
Unrestricted Funds					
General Fund	50,150	41,568	37,048	600	55,270
Congregational Organisations	1,174	2,194	2,161	(600)	607
	<u>51,324</u>	<u>43,762</u>	<u>39,209</u>	<u>-</u>	<u>55,877</u>
Total Funds	<u>54,322</u>	<u>43,762</u>	<u>41,207</u>	<u>-</u>	<u>56,877</u>

Purposes of Restricted Funds

Mrs Helen Dawson – Sunday School Fund: This is a fund to provide for the work of the Sunday School. Application was submitted to OSCR to transfer the fund to the General Fund and approval was granted on 13th January 2026 and the transfer has now been approved by the Kirk Session.

Alexander Mitchell Trust: This fund was received in 2021 to be used by the Kirk Session in accordance with the former Alexander Mitchell Trust. All funds were distributed during the year, and the Trust has been wound up.

Purposes of Designated Funds

Congregational Organisations: These represent funds held by Congregational Organisations and include the Guild, the Scrabble Group and the Flower Fund, in furtherance of their activities.

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

NOTES TO THE ACCOUNTS (cont'd)

3. Analysis of Offerings

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Offerings				
WFO (non - Gift Aid)	3,059	-	3,059	2,968
Gift Aid	15,411	-	15,411	16,291
Tax Recovered	5,517	-	5,517	5,576
Open Plate	5,004	-	5,004	4,431
Legacies	500	-	500	-
Other	50	-	50	50
Congregational Organisations	2,194	-	2,194	5,355
	<u>31,735</u>	<u>-</u>	<u>31,735</u>	<u>34,671</u>

4. Analysis of Payments

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Charitable Activities				
Giving to Grow (See note 5 below)	23,762	-	23,762	11,858
Locum Costs	785	-	785	9,284
Presbytery Dues	797	-	797	797
Organist	1,670	-	1,670	-
Pulpit Supply	-	-	-	-
Fabric Repairs & Maintenance	2,690	-	2,690	4,906
Insurance	1,351	-	1,351	1,366
Heat and Light	2,146	-	2,146	(2,822)
Fittings and Equipment	2,783	-	2,783	8,396
Broadband	514	-	514	423
Other Expenses	377	1,998	2,375	633
Congregational Organisations	2,161	-	2,161	4,541
	39,036	1,998	41,034	39,382
Costs of generating Funds				
WFO envelopes	173	-	173	116
	<u>39,209</u>	<u>1,998</u>	<u>41,207</u>	<u>39,498</u>

WEST FIFE TRINITY CHURCH OF SCOTLAND
(FORMERLY CARNOCK & OAKLEY PARISH CHURCH)

NOTES TO THE ACCOUNTS (cont'd)

5. Giving to Grow Allocation

	2025 £	2024 £
Total allocation	25,778	23,890
Less: Transition funding	(1,130)	-
Less: Endowment income	(666)	(676)
Less: Glebe rent	(220)	(160)
Less: Vacancy allowance	-	(11,196)
	<u>23,762</u>	<u>11,858</u>

6. Analysis of Net Assets Between Funds

	General £	Designated £	Restricted £	Total £
Current Assets	55,270	607	1,000	56,877
Current Liabilities	-	-	-	-
Net Assets at 31 December 2025	<u>55,270</u>	<u>607</u>	<u>1,000</u>	<u>56,877</u>

7. 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 fifth and subsequent years of service £39,856.

8. Trustee Remuneration and Related Party Transactions

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

9. Connected Charities

The Church, through the members of the Kirk Session, also controls the Alexander Mitchell Trust, a registered charity number SC012614. The Trust exists for the relief of poverty. All funds were distributed during the year ended 31 December 2025 and the Trust has been wound up.

WEST FIFE TRINITY CHURCH OF SCOTLAND
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NOTES TO THE ACCOUNTS (cont'd)

10. Collections for Third Parties

	2025	2024
	£	£
SMILE	-	366
Dunfermline Foodbank	-	130
Gaza Relief Appeal	2,000	-
Barnardo's	634	-
	2,634	496

11. Funds held on behalf of others

During the previous year, funds of £1,800 were received from Fife Presbytery for the creation of Lego Clubs by the 6 congregations making up the West Fife Villages. This does not form part of these accounts but is held within our bank account until the funds are spent. During the year £311 was spent leaving a balance £1,489 at the end of the year.