

The Church of Scotland
Alloway & Fisherton Parish Church

Annual Report and Accounts
For the year ended 31 December 2025

Congregation No: 070440

Scottish Charity No: SC012456

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

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.

2025 was another challenging but rewarding year. There was a good feeling of fellowship throughout the congregation and excellent participation in all events and meetings held. Although the Roll Review confirmed our membership was slightly down, mainly due to the number of deaths in an ageing congregation, we had been encouraged by a very good number of new members who had joined us by profession of faith and by transfer. We moved towards the final stages of our Union and this will be a sad time for many as Fisherton Church closes in early 2026.

We provided two regular Sunday Services, one at Fisherton at 9.30 am and the other at Alloway at 10.30 am. The Alloway service is live streamed. There was also a shorter Wednesday worship service and during the summer months sundown services were held at Dunure beach. We had a regular Sunday school, also providing a holiday club during school breaks and a one week summer club. The church also supports three uniformed organisations, the Boys' Brigade the Guides and the Scouts. There were also "Messy Church" meetings held monthly on a Saturday at 4.00 pm which allowed families the opportunity to come together at a more appropriate time for them. We also had a regular "Quiet Time of Prayer" group which met regularly in the Fellowship lounge. As well as offering a time for reflection and Bible study the group works hard to promote prayer which is an essential part of church life.

A small group of members also provided monthly services at local nursing homes and a few of our members, who are "worship trained", often took part in leading services in local churches.

There was also a group of members who staffed our church during the summer months to allow visitors the opportunity to spend some quiet time and view our beautiful sanctuary.

Our halls were very well used with our own activities and the community also made very good use of our excellent facilities. A number of youth organisations met regularly together with busy toddler groups and many other local clubs. We also used the hall for weekly teas/coffees after all our regular services, as a collection point for the Ayrshire Foodbank, for our annual new-year concert, for monthly Leisurely Lunches and for our Christmas Fair. There was also a Friendship group which met at Fisherton.

The meetings held included "Stepping Stones" (bereavement help meetings) and "Musical Memories" (Dementia/Vulnerable support). In 2025 this also included a 4 week Lenten Study, a 6 week autumn study, a Ladies Day retreat and regular Men's breakfast meetings. The recently started youth group for secondary school pupils called "PULSE" continued to attract good numbers and was held every two months.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

We were also able to continue with considerable fund raising for Christian Aid, Crossreach, the Vine Trust, Street Pastors and our Malawi Partnership mission work.

Achievements and Performance

Attendance at our regular worship continued to be strong with around 200 regular worshippers. Our on-line service is still much appreciated by many who find it a great help to be able to continue worship with us but are unable to attend. Messy Church services continued to be popular with around 50/70 children attending. Our "Quiet time of Prayer" group continued with its support for the life of the church through prayer and the numbers, although small, have increased recently. The group is focussed and prayer requests from members of the congregation continued to form an important part of their meetings as does prayers for world events.

Musical Memories is still well loved by the community and many enjoyed fellowship. It was also well supported by our local nursing homes. The Stepping Stones meetings are much appreciated and provided significant help to many. The Ladies Retreat which was very well supported when first started in 2023 was repeated for a third year and was again fully subscribed. Also introduced in 2023, The Men's breakfast, proved to be a very popular event and has now become a regular feature with some excellent speakers enlightening us on various topics. A few from outwith the church have been part of the 30 or so attending which has been encouraging. "Pulse" has now found a steady level of attendance and was again very popular with around 30 to 40 youngsters taking part.

For our charity work we organised a book sale and coffee morning during Christian Aid Week in May and together with funds from donations and a sponsored Kilt Walk helped us to raise £9,384. A harvest supper was organised to raise funds for the Vine Trust which together with our Harvest Envelope collection enabled us to give them £3,500 and our Christmas Fair raised £3,300 for our mission work in Bandawe.

Some of the other events that took place during the year - Leisurely Lunches, our New Year Concert, a Ceilidh night and the Christmas Fair, were all well supported by the congregation and parish and, as well as providing much needed and much appreciated companionship, also enabled us to provide financial help to many charities. In addition our summer church opening which recorded around 1,000 visitors allowed us to donate over £750 to the Salvation Army.

Although our church funds were healthy we were a little concerned that our running costs were higher than our regular giving and so we thought it prudent to undertake an Autumn Stewardship Campaign. This proved to be very successful

Our youth and family worker continues his excellent work both in the life of the congregation and in his work with Messy church, Pulse and the local schools. This school connection is very strong and it is particularly good to see hundreds of children and parents around Christmas using the church for services and concerts. It was encouraging to note that our Primary schools were fully supportive of our work in Malawi and helped to raise funds with various events.

All of these services and events could only have happened with hard work and good leadership and here we are very blessed. We have many in the congregation who are very able and willing to take on these tasks and who do so enthusiastically. Our Minister has again been the inspiration and driving force in moving things forward and encouraging others to take up any challenge put forward.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The example set by both Neil, our Minister, and David, our Church, Family & Schools Worker, did encourage us all to share in the life of the church both in worship and service.

Statement on Risk Management

Property Team volunteers completed weekly checks of fire alarms, fire exits and heating system as well as the general condition of the Church and Halls. Monthly checking of fire extinguishers and emergency lighting have also been completed by the Property Team with a 6 monthly check of the fire alarm system and emergency lighting carried out by an authorised contractor and an annual check/service of all fire extinguishers carried out by an approved contractor on 2 June 2025.

PAT testing was completed by an appropriately qualified contractor in February 2025.

All gas appliances were serviced and checked by an appropriately qualified contractor in September 2025.

Financial Review

Incoming Resources

Unrestricted Funds income totalled £408,608 compared with £297,476 for 2024. The principal source of income for the General Fund continues to be Offerings, Donations and Legacies of Church Members at £358,633 in 2025, compared to £243,598 in 2024. The overall increase in General Funds is primarily due to Legacies received during the year of £88,571.

Restricted Funds Income totalled £24,429 compared with £16,143 in 2024. The increase in income was largely within the Malawi Fund and arose from donations received towards food, storm damage, increased school fees and the cost of repairs to the roof at Thipula Church.

Resources Expended

Total expenditure in 2025 was £339,939 compared with £302,615 in 2024.

The increase in Unrestricted Fund expenditure of is driven primarily by an increase in the Giving to Grow contribution, salary costs, energy costs and the refurbishment of the kitchen at the halls, partially offset by a reduction in repairs and maintenance.

Expenditure from Restricted Funds was £21,454 (£8,930 in 2024) and primarily related to the Malawi Fund. The main driver was the payment of school fees for students that our members sponsor and contribution towards food costs.

Net Resources

Unrestricted Funds had a Surplus of £90,410 and Restricted Funds a Surplus of £2,975, resulting in Total Funds carried forward rising to £471,344.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Reserves Policy

The Charity Trustees have considered the Reserves required and have taken into account their current and future liabilities. At the year end the Church held Unrestricted Funds of £422,044. Of this £66,467 were Designated Funds, with the balance of £355,577 representing approximately twelve months expenditure in accordance with the Trustees' Policy.

The Church also held £23,656 in a Restricted Fund for the Ayr Presbytery Malawi Appeal, £17,127 in the Restricted Community Fund, £2,050 in the Restricted Garden Fund, with remaining smaller Restricted Funds held totalling £388.

Structure, Governance and Management

The congregation is a registered charity, number SC012456 and is administered in accordance with the terms of the Unitary Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

The 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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Reference and Administrative Information

Trustees

Those who acted as Trustees at any time during the year and up to the date on which these accounts were signed are:

Members of the Kirk Session:

Mrs M Anderson (<i>until Jan 2026</i>)	Mrs M Holmes	Mr A Menzies
Mr J Andrews	Mrs L Howes	Mrs M Menzies
Mrs I Andrews	Mrs H Hoyle	Mrs E Michie
Mrs L Bamford	Mr M Hutchison	Mrs R Millar
Mrs J Black	Mr A Jamieson	Mrs J Miller
Mr J Borland	Mr I Jenkins	Mr A Montgomerie
Dr H Brown	Mr D Johnson	Mr A Moynihan
Mrs M Brown	Mr D Kemp	Mr E Ness
Mrs I Bryce	Mrs S Kemp	Mrs H Ness
Mrs E Carter	Mrs B Kerr	Mrs J Parker
Mrs B Clelland	Mr J Kerr	Mr R Raeside
Mrs I Cramond	Mrs J Kerr	Mrs J Rank
Ms D Cree (<i>until Jun 2025</i>)	Mr G Laing	Mr A Richmond
Mr H Cruickshank	Mr J Lamont	Mrs J Richmond
Mr K Donnelly	Mrs A Law	Mr S Robertson
Mr M Duncan	Mrs A Leitch	Mrs S Rogers
Mrs J Duncan	Mrs M Leitch	Mrs F Ross
Mr W Duncan	Mrs J Lelland	Mrs S Russell
Mrs S Erskine	Mrs I Lewis	Mrs S Searle
Mr M Fraser	Mr S McKenzie	Mrs I Singleton (<i>until Jun 2025</i>)
Mrs E Frette	Mrs C McKinlay	Mrs H Spankie
Mr P Gay	Mrs K McKinnon	Mrs F Steele
Mrs C George	Rev N McNaught	Mr I Stewart
Mrs G Goudie	Mr M McNeil	Mr B Thom
Mr J Graham	Mrs H Malcolm	Mrs L Thom
Mr K Harper	Mr S Mann	Mr P Williams
Mrs H Hazley	Mr F Matthews (<i>until Jun 2025</i>)	Mrs S Williams

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND
TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Principal Office Bearers

Minister: Rev N McNaught
Session Clerk: Mr E Ness
Church Treasurer: Mrs L Howes

Principal Office

Auld Nicks View
Alloway
Ayr
KA7 4RT

Charity No: SC012456

Independent Examiner

Marguerite B Roos
Chartered Accountant
Galbraith Pritchards CA
20 Barns Street
Ayr KA7 1XA

Bankers

Bank of Scotland,
123 High Street,
Ayr KA7 1QP

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

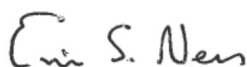
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Eric Ness, Session Clerk
8th March 2026

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ALLOWAY & FISHERTON PARISH
CHURCH

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 10 to 24.

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 amended).

The charity trustees consider that the audit requirements of Regulation 10(1) (a) to (c) 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 (as amended). 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 connection with 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.



Marguerite B Roos
Member of the Institute of Chartered Accountants of Scotland
Galbraith Pritchards CA
20 Barns Street
Ayr KA7 1XA

12 March 2026

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Fund 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Fund 2024 £	Total 2024 £
Income and endowments from:									
Donations and legacies	1	358,633	20,867	-	379,500	243,598	14,766	-	258,364
Charitable activities	2	6,410	-	-	6,410	5,355	-	-	5,355
Trading activities	3	9,750	-	-	9,750	6,317	-	-	6,317
Investment Income	4	14,558	130	-	14,688	17,265	-	-	17,265
Other	5	19,257	3,432	-	22,689	24,941	1,377	-	26,318
Total income		408,608	24,429	-	433,037	297,476	16,143	-	313,619
Expenditure on									
Raising funds	6	521	-	-	521	335	-	-	335
Charitable activities	6	317,964	21,454	-	339,418	293,350	8,930	-	302,280
Total expenditure		318,485	21,454	-	339,939	293,685	8,930	-	302,615
Net income/(expenditure) before gains and losses on investments		90,123	2,975	-	93,098	3,791	7,213	-	11,004
Net gains/(losses) on Investments		287	-	-	287	138	-	-	138
Net Income/(expenditure)		90,410	2,975	-	93,385	3,929	7,213	-	11,142
Transfers between funds		-	-	-	-	-	-	-	-
Net movement in funds		90,410	2,975	-	93,385	3,929	7,213	-	11,142
Reconciliation of funds:									
Total funds brought forward		331,634	40,246	6,079	377,959	327,705	33,033	6,079	366,817
Total funds carried forward		422,044	43,221	6,079	471,344	331,634	40,246	6,079	377,959

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND
BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Fixed Assets			
Investments	9	3,949	3,662
Total Fixed Assets		<u>3,949</u>	<u>3,662</u>
Current Assets			
Debtors	10	58,458	48,263
Deposit Fund	11	357,753	307,349
Cash at bank and in hand		77,383	46,343
Total Current Assets		<u>493,594</u>	<u>401,955</u>
Liabilities			
Creditors falling due within one year	12	26,199	27,658
Net Assets		<u>471,344</u>	<u>377,959</u>
The funds of the charity			
Endowment funds	13, 15	6,079	6,079
Restricted income funds	13, 15	43,221	40,246
Unrestricted income funds	13, 15	422,044	331,634
Total charity funds		<u>471,344</u>	<u>377,959</u>

The accounts were approved by the trustees on 8th March 2026 and signed on their behalf by:

E. S. Ness
Lorna M C Howes

E Ness Session Clerk

L Howes Treasurer

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

ACCOUNTING POLICIES

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under either restricted or unrestricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an accrual basis as the liability is incurred

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the original purchase cost.

Taxation

Alloway & Fisherton Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to tax on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
1. Donations and Legacies								
Offerings	219,178	610	-	219,788	186,318	2,257	-	188,575
Tax recovered on Gift Aid	41,936	1,374	-	43,310	35,328	1,121	-	36,449
Legacies	88,571	-	-	88,571	12,000	-	-	12,000
Other	8,948	18,883	-	27,831	9,952	11,388	-	21,340
	358,633	20,867	-	379,500	243,598	14,766	-	258,364
2. Income from charitable activities								
Weddings, Funerals & Baptisms	6,410	-	-	6,410	5,355	-	-	5,355
	6,410	-	-	6,410	5,355	-	-	5,355
3. Income from other trading activities								
Church Hall rental income	9,750	-	-	9,750	6,317	-	-	6,317
	9,750	-	-	9,750	6,317	-	-	6,317
4. Investment Income								
Deposit Fund interest	13,067	130	-	13,197	15,934	-	-	15,934
Endowment income	1,414	-	-	1,414	1,254	-	-	1,254
Dividends received	77	-	-	77	77	-	-	77
	14,558	130	-	14,688	17,265	-	-	17,265
5. Other Income								
Collections for other charities	8,031	1,860	-	9,891	7,750	-	-	7,750
Grants received	-	-	-	-	573	-	-	573
Transfer of Union Balance	-	-	-	-	15,303	171	-	15,474
Transition Funding	2,350	-	-	2,350	-	-	-	-
Insurance Claim	5,044	-	-	5,044	-	-	-	-
National Trust for use of path	2,500	-	-	2,500	-	-	-	-
Other	1,332	1,572	-	2,904	1,315	1,206	-	2,521
	19,257	3,432	-	22,689	24,941	1,377	-	26,318

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

6. Expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Raising Funds								
Offering envelopes	293	-	-	293	335	-	-	335
Stewardship campaign costs	228	-	-	228	-	-	-	-
	521	-	-	521	335	-	-	335
Charitable Activities								
Giving to Grow	131,226	-	-	131,226	124,155	-	-	124,155
Presbytery Dues	1,461	-	-	1,461	3,781	-	-	3,781
Minister's Expenses	4,224	-	-	4,224	3,844	-	-	3,844
Pulpit Supply	1,099	-	-	1,099	1,190	-	-	1,190
Other Salary Costs	40,817	-	-	40,817	36,963	-	-	36,963
Fabric Repairs and Maintenance	19,803	-	-	19,803	31,193	-	-	31,193
Council Tax	4,043	-	-	4,043	3,748	-	-	3,748
Other Building Costs	23,621	-	-	23,621	21,145	-	-	21,145
Church Office Expenses	4,742	-	-	4,742	4,162	-	-	4,162
Bank Charges	16	45	-	61	(19)	18	-	(1)
Organ and Music	180	-	-	180	415	-	-	415
Technology Expenses	1,348	-	-	1,348	727	-	-	727
Cleaning Contractors	18,930	-	-	18,930	17,698	-	-	17,698
Collections for/donations to other charities	10,671	1,258	-	11,929	11,313	70	-	11,383
Other Expenses	35,021	20,151	-	55,172	33,035	8,842	-	41,877
Kitchen Upgrade	20,762	-	-	20,762	-	-	-	-
	317,964	21,454	-	339,418	293,350	8,930	-	302,280

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	£	£
7. Staff costs and numbers		
Salaries and wages	41,916	37,825
Social security costs	-	-
Total	<u>41,916</u>	<u>37,825</u>

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Ministerial support	1	1
Administration	6	6
	<u>7</u>	<u>7</u>

No employee had employee benefits in excess of £50,000.

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.

8. Trustee Remuneration and Related Party Transactions

During the year 10 (2024 – 17) trustees received reimbursement of expenses incurred totalling £12,471 (2024 £17,645), with 4 (2024 – 3) related parties of trustees receiving reimbursement of expenses incurred totalling £1,298 (2024 £1,705)

During the year 11 (2024 – 9) transactions were entered into with suppliers who are related to trustees amounting to £4,315 (2024 – £9,210).

The following trustees received the undernoted amounts for the services described.

	2025	2024
	£	£
Name and service:		
Rev. Dr. D. A. Hume – Church, Family & Schools Worker and Pulpit Supply	-	20,729
Mrs J Duncan – Church Officer and Secretary	7,501	7,032
Mr A Richmond – Organist	3,100	3,270

Rev. Dr. D. A. Hume no longer a trustee in 2025.

During the year £44,105 (2024 £48,452) was donated to the congregation by trustees or their spouses.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	£	£
9. Investment		
Market value at 1 January 2025	3,662	3,524
Additions	-	-
Disposals	-	-
Realised gain/(loss) on investments	-	-
Unrealised gain/(loss) on investments	287	138
Market value at 31 December 2025	<u>3,949</u>	<u>3,662</u>
Investments at cost	<u>1,087</u>	<u>1,087</u>

The following investments are held:

Holdings in the Church of Scotland Investors Trust Growth Fund

	2025	2024
	£	£
10. Debtors		
Gift Aid Tax Refund Due	30,463	23,995
Prepayments	9,590	9,057
Hall Lets	700	1,530
Accrued Income	17,705	13,681
	<u>58,458</u>	<u>48,263</u>

	2025	2024
	£	£
11. Deposit Fund		
Church of Scotland Investors Trust Deposit Funds	357,753	307,349
	<u>357,753</u>	<u>307,349</u>

	2025	2024
	£	£
12. Creditors		
Other	15,924	10,677
Accruals	10,275	16,381
Deferred Income	-	600
	<u>26,199</u>	<u>27,658</u>

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

13. Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	3,949	-	-	3,949
Current Assets	379,508	64,786	43,221	6,079	493,594
Current Liabilities	23,931	2,268	-	-	26,199
Net Assets as at 31 December 2025	355,577	66,467	43,221	6,079	471,344

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	3,662	-	-	3,662
Current Assets	291,024	64,606	40,246	6,079	401,955
Current Liabilities	25,016	2,642	-	-	27,658
Net Assets as at 31 December 2024	266,008	65,626	40,246	6,079	377,959

14. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

15. Movement in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2025 £
Endowment Funds					
Hall Endowment Trust Fund	6,079	-	-	-	6,079
Restricted Funds					
Presbytery of Ayr Malawi Appeal Fund	20,198	20,010	16,552	-	23,656
Community Fund	17,567	2,181	2,621	-	17,127
Alloway Garden Fund	2,050	-	-	-	2,050
Alloway Flower Fund	63	230	125	-	168
Alloway Sunday School Fund	200	-	-	-	200
Fisherton Book Club Fund	-	-	-	-	-
Fisherton Flower Fund	26	655	661	-	20
Fisherton Friendship Club Fund	142	1,353	1,495	-	-
	40,246	24,429	21,454	-	43,221
Unrestricted Funds					
Alloway Designated Fabric Fund	20,461	-	-	-	20,461
Alloway Designated Fabric Reserve Fund	32,269	420	-	-	32,689
Designated Youth Organisations Fund	1,326	-	400	-	926
Alloway Designated Coffee and Chat Fund	4	3,650	2,268	(1,386)	-
Alloway Designated Social Committee Fund	555	1,767	929	(300)	1,093
Fisherton Designated Fabric Fund	5,983	287	-	-	6,270
Fisherton Designated Reserve Fund	5,028	-	-	-	5,028
General Fund	266,008	402,771	314,888	1,686	355,577
	331,634	408,895	318,485	-	422,044
Total Funds	377,959	433,324	339,939	-	471,344

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

15. Movement in Funds

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2024 £
Endowment Funds					
Hall Endowment Trust Fund	6,079	-	-	-	6,079
Restricted Funds					
Presbytery of Ayr Malawi Appeal Fund	14,222	12,241	6,265	-	20,198
Community Fund	16,446	3,206	2,085	-	17,567
Alloway Garden Fund	2,050	-	-	-	2,050
Alloway Flower Fund	115	-	52	-	63
Alloway Sunday School Fund	200	-	-	-	200
Fisherton Book Club Fund	-	57	57	-	-
Fisherton Flower Fund	-	265	239	-	26
Fisherton Friendship Club Fund	-	374	232	-	142
	33,033	16,143	8,930	-	40,246
Unrestricted Funds					
Alloway Designated Fabric Fund	20,411	50	-	-	20,461
Alloway Designated Fabric Reserve Fund	31,849	420	-	-	32,269
Designated Youth Organisations Fund	726	1,000	400	-	1,326
Alloway Designated Coffee and Chat Fund	4	3,716	2,641	(1,075)	4
Alloway Designated Social Committee Fund	622	1,734	1,501	(300)	555
Fisherton Designated Fabric Fund	-	5,983	-	-	5,983
Fisherton Designated Reserve Fund	-	5,028	-	-	5,028
General Fund	274,093	279,683	289,143	1,375	266,008
	327,705	297,614	293,685	-	331,634
Total Funds	366,817	313,757	302,615	-	377,959

Purposes of Endowment Funds

Income from the Hall Endowment Trust Fund is to be used for the general running costs of the church hall and is part of the interest arising during the year which is credited to the General Fund.

Purposes of Restricted Funds

Presbytery of Ayr Malawi Appeal: The monies raised are paid to or on behalf of that fund when required.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

15. Movement in Funds (continued)

Purposes of Restricted Funds (continued)

Community Fund: Funds were donated to Alloway Parish Church to be used for the benefit of the local community (note, this has been reclassified from a Designated Fund to a Restricted Fund in 2020).

Alloway Garden Fund: Funds were donated to Alloway Parish Church to be used in our Church gardens.

Alloway Flower Fund: Funds were donated to Alloway Parish Church to be used to purchase flowers.

Purposes of Restricted Funds (continued)

Alloway Sunday School Fund: Funds were donated to Alloway Parish Church to be used for our Sunday School.

Fisherton Book Club Fund: Funds set aside for people to come together as a group to discuss selected books.

Fisherton Flower Fund: Funds to provide flowers for Church services.

Fisherton Friendship Club Fund: Fund aims to reduce social isolation through group meetings with invited guest speakers, themed events, etc.

Purposes of Designated Funds

Alloway Designated Fabric Fund: The trustees have set aside funds to meet routine maintenance of church property and facilities.

Alloway Designated Fabric Reserve Fund: The trustees have set aside funds to meet the cost of significant or unusual expenditure on church property and facilities.

Designated Youth Organisations Fund: The trustees have set aside funds raised by church youth organisations to be used for the furtherance of the charity's objectives as requested by those organisations.

Alloway Coffee and Chat Fund: These funds are raised through donations received during Coffee and Chat fellowship and will be used to support specific charities.

Alloway Social Committee Fund: These funds are raised through donations received during Social Committee fellowship and events and will be used to support specific charities.

Fisherton Designated Fabric Fund: The trustees have set aside funds for the maintenance of the Church property.

Fisherton Designated Reserve Fund: The trustees have set aside as part of the reserves policy.

General Fund: The trustees use this fund for the financial administration of the charity's main activities.

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

16. Reconciliation of net movements in funds to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds	93,385	11,142
Transfer of Union Balance	-	(15,474)
Increase/(decrease) in Investments	287	138
Increase/(decrease) in Debtors	10,195	13,483
Decrease/(increase) in Creditors	1,459	(6,473)
Net cash provided by/(used in) operating activities	105,326	2,816

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
17. Collections for Third Parties		
Congregational retiring offerings:		
The Vine Trust	2,591	2,654
Save the Children	350	555
Poppy Scotland	576	557
Christian Aid	366	-
Ayrshire Street Pastors	896	-
Bandawe Girls Secondary School	896	-
Children's Society	195	-
Crosshouse Maternity Unit	-	404
DEC	-	404
	<u>5,870</u>	<u>4,574</u>
New Year Concert Donations:		
CrossReach	627	678
Whiteleys Retreat	627	-
Ayrshire Food bank	-	678
	<u>1,254</u>	<u>1,356</u>
Men's Breakfast donations:		
Families Outside	150	-
Down's Syndrome Scotland	200	-
Carrick Resilience Team	148	-
Cash for Kids	130	-
Bandawe Girls Secondary School	198	-
Kitega Community (Uganda)	-	110
CrossReach	-	125
Ayrshire Cancer Support	-	120
Whiteleys Retreat	-	176
Guide Dogs for the Blind	-	210
	<u>826</u>	<u>741</u>
Coffee and Chat Fellowship donations:		
Rivers Trust	2,268	-
Trees for Life	-	2,642
	<u>2,268</u>	<u>2,642</u>

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
18. Collections for Third Parties (continued)		
Social Committee Fellowship donations:		
Pulmonary Fibrosis	300	-
Ayrshire Hospice	300	-
MND Scotland	-	500
CrossReach	-	500
	<u>600</u>	<u>1,000</u>
Fisherton Friendship Group donations:		
Seascope	1,199	55
Ayrshire Hospice	59	-
Alloway Tunnel Project	-	15
	<u>1,258</u>	<u>70</u>
Church Summer Opening donations:		
Salvation Army	750	-
Ayrshire Cancer Support	-	1,000
	<u>750</u>	<u>1,000</u>
Total Collections for Third Parties	<u>12,826</u>	<u>11,383</u>

ALLOWAY & FISHERTON PARISH CHURCH OF SCOTLAND

APPENDIX

Funds held for the benefit of the Congregation by the Church of Scotland General Trustees

	2025 £	2024 £
CAPITAL ACCOUNT		
Balances at Cost		
Church of Scotland Investor Trust Deposit Fund	26,406	26,406
Church of Scotland Investor Trust Growth Fund	29,605	29,605
Church of Scotland Investor Trust Income Fund	21,908	21,908
	<u>77,919</u>	<u>77,919</u>
 Balances at Market Value		
Church of Scotland Investor Trust Deposit Fund	26,406	26,406
Church of Scotland Investor Trust Growth Fund	64,280	59,608
Church of Scotland Investor Trust Income Fund	28,885	28,048
	<u>119,571</u>	<u>114,062</u>
 REVENUE ACCOUNT		
Balance at period end	<u>8,620</u>	<u>4,766</u>
 TEMPORARY ACCOUNT		
Balance at period end	<u>(2,975)</u>	<u>-</u>