

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2025
for
St. Columba's Parish Church of Scotland,
Stewarton

St. Columba's Parish Church of Scotland,
Stewarton

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for the Year Ended 31 December 2025

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St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC013595

Principal address
16 Otterburn Avenue
Kilmarnock
KA3 7UH

**St. Columba's Parish Church of Scotland,
Stewarton**

**Report of the Trustees
for the Year Ended 31 December 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees

Elizabeth Aitken	Kirk Session Member
Ellen Barton	Kirk Session Member
Isobel Brown	Kirk Session Member
Alex Burt	Kirk Session Member
John Duncan	Kirk Session Member
Janette Dunlop	Kirk Session Member
Janis Fulton	Kirk Session Member
Mary Gillespie	Kirk Session Member
Lauren Hussain	Kirk Session Member
Colin Granger	Kirk Session Member
Janice Granger	Kirk Session Member
William Logan	Kirk Session Member
Robin Halliday	Kirk Session Member
Catherine Hay	Kirk Session Member
Christine Lang	Kirk Session Member
Aileen McArthur	Kirk Session Member
Sheila McGill	Kirk Session Member
Mary Mitchell	Kirk Session Member & Session Clerk
Helen McNeil	Kirk Session Member
Ian Downie	Kirk Session Member
James Murdoch	Kirk Session Member & Treasurer
Elza Neish	Kirk Session Member
Peter Neish	Kirk Session Member
Ruth Nicol	Kirk Session Member
Wilma Robertson	Kirk Session Member
Alma Roy	Kirk Session Member
Margaret Smith	Kirk Session Member
Anne Taylor	Kirk Session Member
Susan Warwick	Kirk Session Member
Annette Waddington	Kirk Session Member
William Campbell	Kirk Session Member
Dave Lynes	Kirk Session Member
Morag Clark	Kirk Session Member
Barbara Suchanek-Seitz	Interim Moderator (26/04/2025)

St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent examiner

Bryan Swan
Institute of Chartered Accountants of Scotland
Rogerson & Goldie
Chartered Accountants
29 Portland Road
Kilmarnock
KA1 2BY

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

Recruitment and appointment of new trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church. They are chosen from those members of the church who are considered to have the appropriate gifts and skills to manage the affairs of the church.

Organisational structure

The Kirk Session meets eight times a year and is responsible for the management and spiritual affairs within the church. Certain responsibilities are delegated to a variety of committees such as Business, Finance or Property as appropriate.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

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.

Significant activities

St.Columba's Church has the following groups:

Friendship and Faith - meets last Tuesday of the month.

Bible Study and Prayer Group - meets once per week to pray for the congregation, wider community and world affairs.

World Church Team - runs fund raising events for areas of the world hit by disaster, and promotes prayer for the persecuted church.

Sunday Café - all are welcome to come along and have tea or coffee, biscuits and a chat each week after the morning service.

The Fellowship Team - runs various functions and outings for the congregation and wider community.

Sunday Club - for children aged 3 +. Crèche - for babies.

Stewardship Committee - encourages the giving of time, money and talents for the good of the church by its members.

Pastoral Care Committee - visits sick, elderly house bound and hospitalised members of the church. The committee distributes harvest gifts and gifts to those housebound and in hospital, regardless of age. The committee also distributes Christmas Gifts to those members 85+ and Birthday Cards for members 85+.

Communion Arrangements Committee - organises communions and elders communion duties. They also organise monthly services in the sheltered housing complex in Stewarton.

Stewarton Churches Together - on which the church has representation. They organise ecumenical services with lunch and the Easter breakfast.

Monthly service for Lochhead Court, Sheltered Housing.

St. Columba's Toddler Group – meets on Thursday mornings. Open to all caring for children under nursery age.

Guild - a friendly, welcoming group for men and women who meet every second Tuesday of the month at 2pm. It's motto is 'whose we are and whom we serve'. Includes a varied syllabus – speakers, bible study, entertainment and fellowship. Holds events to raise funds for 2 guild projects each year.

Messy Family Fun – for children and adults who find it difficult to attend Sunday Church. Meets first Monday afternoon each month. Then became Messy Church and includes crafts, games, stories and songs. Meets last Saturday of each month.

St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2025

FINANCIAL REVIEW

Financial review & reserves policy

Principle source of income is congregational giving. The percentage change from 2024 is -4%.

Worship ministry and sacrament are provided by a locum minister.

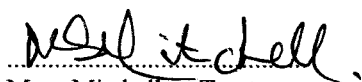
Expenditure has focused improving and maintaining the fabric of the church, church hall and manse.

The church has continued with the 'Campaign' to encourage people to give their time and talents to the working of the church. This will help the future of the church activities.

The church Property Committee are maintaining an ongoing programme of recommended essential repairs as intimated in the Structural Property Survey Report (14/02/2019) completed by Graham and Sibbald.

It is the trustee's policy to hold reserves of approximately three months expenditure including designated funds. As at the year end the church held unrestricted funds of £205,933.

Approved by order of the board of trustees on 26/03/2026 and signed on its behalf by:



Mary Mitchell - Trustee

Independent Examiner's Report to the Trustees of
St. Columba's Parish Church of Scotland,
Stewarton

I report on the accounts for the year ended 31 December 2025 set out on pages seven to thirteen.

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's trustees consider that the audit requirement 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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.

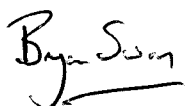
Independent examiner's statement

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 to comply with Regulation 8 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.



Bryan Swan
Institute of Chartered Accountants of Scotland
Rogerson & Goldie
Chartered Accountants
29 Portland Road
Kilmarnock
KA1 2BY

Date: 24/3/2026.....

St. Columba's Parish Church of Scotland,
Stewarton

Statement of Financial Activities
for the Year Ended 31 December 2025

		Unrestricted funds £	Restricted funds £	Total 2025 funds £	Total 2024 funds £
	Not es				
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		66,978	-	66,978	65,965
Activities for generating funds	2	996	6,137	7,133	6,102
Investment income	3	13,073	-	13,073	12,458
Other incoming resources		<u>9,130</u>	<u>-</u>	<u>9,130</u>	<u>9,638</u>
Total incoming resources		90,177	6,137	96,314	94,163
RESOURCES EXPENDED					
Charitable activities					
Charitable activities		<u>87,627</u>	<u>1,212</u>	<u>88,839</u>	<u>74,721</u>
NET INCOMING/(OUTGOING)					
RESOURCES BEFORE TRANSFERS		2,550	4,925	7,475	19,442
Gross transfers between funds	7	<u>4,925</u>	<u>(4,925)</u>	<u>-</u>	<u>-</u>
Net incoming/(outgoing) resources		7,475	-	7,475	19,442
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>198,458</u>	<u>-</u>	<u>198,458</u>	<u>179,016</u>
TOTAL FUNDS CARRIED FORWARD		<u>205,933</u>	<u>-</u>	<u>205,933</u>	<u>198,458</u>

The notes form part of these financial statements

St. Columba's Parish Church of Scotland,
Stewarton

Balance Sheet
At 31 December 2025

		Unrestricted funds £	Restricted funds £	Total 2025 funds £	Total 2024 funds £
	Notes				
CURRENT ASSETS					
Investments	6	136,168	-	136,168	127,038
Cash at bank and in hand		<u>69,765</u>	<u>-</u>	<u>69,765</u>	<u>71,420</u>
		<u>205,933</u>	<u>-</u>	<u>205,933</u>	<u>198,458</u>
NET CURRENT ASSETS		<u>205,933</u>	<u>-</u>	<u>205,933</u>	<u>198,458</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>205,933</u>	<u>-</u>	<u>205,933</u>	<u>198,458</u>
NET ASSETS		<u>205,933</u>	<u>-</u>	<u>205,933</u>	<u>198,458</u>
FUNDS	7				
Unrestricted funds				205,933	198,458
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<u>205,933</u>	<u>198,458</u>

The financial statements were approved by the Board of Trustees on 26/03/2026 and were signed on its behalf by:


Mary Mitchell -Trustee


James Murdoch -Trustee

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 Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities and Trustee Investment (Scotland) Act 2005 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Fabric repairs and maintenance

Normal fabric repairs and maintenance are charged to the General fund, extraordinary repairs and improvements are met from the Fabric fund and by special fund raising events.

2. ACTIVITIES FOR GENERATING FUNDS

	2025	2024
	£	£
Special collections/fund raising	<u>7,133</u>	<u>6,102</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Rents received - Manse	8,400	7,889
Interest received	1,422	1,318
Dividends received	<u>3,251</u>	<u>3,251</u>
	<u>13,073</u>	<u>12,458</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

4. TRUSTEES' REMUNERATION AND BENEFITS

One of the trustees (Liz Auld) is a connected party to one of the organists (Joe Auld) who received Organ Supply payments for playing the church organ to the value of £1,756.

Donations made by the Trustees in 2025 equates to £18,311.

5. STAFF COSTS

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers stipends and employers contributions for the 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 of service was £39,856.

There is one member of staff (Cleaner). Local staffing costs during the year amounted to £2,864 (2024 - £2,984). Ministries & Mission Contribution amounted to £37,063 (2024 - £28,244).

6. CURRENT ASSET INVESTMENTS

	2025	2024
	£	£
Listed investments	<u>136,168</u>	<u>127,038</u>

The stated investments at cost at 31 December 2025 was £47,128 (2024 - £47,128.)

7. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds				
General fund	193,713	2,550	4,925	201,188
Trust fund - capital	3,100	-	-	3,100
Trust fund - revenue	<u>1,645</u>	<u>-</u>	<u>-</u>	<u>1,645</u>
	198,458	2,550	4,925	205,933
Restricted funds				
Development Fund	-	3,750	(3,750)	-
Poppy Scotland (Earl Haig)	-	-	-	-
Harvest Collection	-	-	-	-
Life & Work	-	175	(175)	-
Legacy	-	1,000	(1,000)	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	-	4,925	(4,925)	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>198,458</u>	<u>7,475</u>	<u>-</u>	<u>205,933</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

7. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	90,177	87,627	2,550
Restricted funds			
Development Fund	3,750	-	3,750
Poppy Scotland (Earl Haig)	664	664	-
Harvest Collection	548	548	-
Life & Work	175	-	175
Legacy	1,000	-	1,000
	-	-	-
	6,137	1,212	4,925
TOTAL FUNDS	96,314	88,839	7,475

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted Funds				
General fund	174,271	17,003	2,439	193,713
Trust fund - capital	3,100	-	-	3,100
Trust fund - revenue	1,645	-	-	1,645
	179,016	17,003	2,439	198,458
Restricted Funds				
Development Fund	-	1,977	(1,977)	-
Life & Work	-	462	(462)	-
	-	-	-	-
	-	2,439	(2,439)	-
TOTAL FUNDS	179,106	19,422	-	198,458

St. Columba's Parish Church of Scotland,
Stewarton

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

7. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,724	74,721	17,003
Restricted funds			
Development Fund	1,977	-	1,977
Poppy Scotland (Earl Haig)	-	-	-
Life & Work	462	-	462
Souper Sunday	-	-	-
Warm Space	-	-	-
Guild	-	-	-
	2,439	-	2,439
TOTAL FUNDS	<u>94,163</u>	<u>74,721</u>	<u>19,442</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

8. VOLUNTEERS

St. Columba's congregation greatly benefits from the contribution made by volunteers. They give willingly in excess of thousand hours per year of their time and talents for the benefit of the church and the wider community.

The areas of congregational life that rely on the valuable contribution of the volunteers are many and varied. They include:

- **Session Clerk:** Point of contact for Presbytery and various committees within the church. Receives, reviews and disseminates information to relevant parties. Due to vacancy, drafts preaching plans, liaises with visiting ministers, and is first point of contact for weddings, funerals and session meetings. Serves on a variety of committees within the church.
- **Property Convenor:** Manages all elements of the fabric and structural wellbeing of the church, church hall and manse. This includes energy monitoring, fabric inspections and first point of contact for all repairs.
- **Finance Team (5 volunteers):** Responsible for all financial transactions of the church. This includes all donations from the congregation, donations from organisation who use the church facilities, and all church expenditure. Bank reconciliation and preparation of accounts to trial balance so that the church accountants can complete yearly Trading, Profit & Loss accounts and Balance Sheets. Reports constructed and delivered to a variety of committees within the church. Prepares Gift Aid, OSCR and Business Stream returns.
- **Stewardship, Pastoral Care, Fellowship & Hall Lets (16 volunteers):** These volunteers support the church and wider community in relation to Christian stewardship and wellbeing. They visit regularly four care homes, 32 elderly church members who are housebound, and those who are sick at home or in hospital. The volunteers provide resources and offer practical solutions to encourage Christian spirit in all aspects of life to the congregation and wider community, including the planning and management of Hall letting.
- **Messy Church, Holiday Club & Sunday Club (9 volunteers):** Provide a variety of activities (games, reading, crafts) for children from nursery age upwards. The clubs are well attended – Sunday Club (6), Messy Church (15) and Holiday Club (50).

Much of the activities of the church would be unable to continue should it not be for the commitment and dedication of the volunteers.

**St. Columba's Parish Church of Scotland,
Stewarton**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2025**

	2025 £	2024 £
INCOMING RESOURCES		
Voluntary income		
Offerings	48,475	50,452
Other ordinary general income	7,237	5,398
Life & work	175	462
Sunday School Income	-	-
Gift Aid	10,091	9,653
Legacy	<u>1,000</u>	<u>-</u>
	66,978	65,965
Activities for generating funds		
Special collections/fund raising	7,133	6,102
Investment income		
Rents received - Manse	8,400	7,889
Interest received	1,422	1,318
Dividends received	<u>3,251</u>	<u>3,251</u>
	13,073	12,458
Other incoming resources		
Revaluation of investment	<u>9,130</u>	<u>9,638</u>
Total incoming resources	96,314	94,163
RESOURCES EXPENDED		
Charitable activities		
National Ministry & Mission & Wider work	42,836	40,462
Other salaries	4,676	5,679
Pulpit supply	582	415
Fabric repairs & maintenance	12,424	6,580
Heating & lighting	10,400	8,200
Water charges & insurance	2,108	3,290
Printing, stationery & related charges	2,711	3,582
Other expenses	11,024	4,278
Payments to charities	<u>2,078</u>	<u>2,235</u>
	88,839	74,721
Total resources expended	88,839	74,721
Net (expenditure)/income	<u>7,475</u>	<u>19,442</u>

This page does not form part of the statutory financial statements