

The Church of Scotland

Tarbolton Parish Church

Congregational Number: 100596

Scottish Charity Number: SC014767. 2025.1

RECEIPTS AND PAYMENTS

Trustees Annual Report and Accounts

Year ended 31st December 2025



Reference and Administrative Information

Charity Name: Tarbolton Parish Church of Scotland

Charity Registration Number: SC014767

Congregation Reference No: 100596

Contact Address: Miss Mary Hunter
"Hillview", Hallrig Farm
Tarbolton
Mauchline
Ayrshire
KA5 5LY

Trustees

Kirk Session:

Sally Alexander, Beth Davidson, Janette Frew, Mary Hunter, Nan Hunter, James Jamieson, Ruth Kennedy, Margaret Kerr, Leila Lapsley, Harold McKeever, Hannah McNae, Maureen McNae, David Neil, Mattie Park, Iris Richardson, Moira Wilson, Rev. Mandy Ralph, Minister to Annbank linked with Tarbolton.

Elders Emeritus:

William Cuthbertson and Robert Howie (from November, 2025)

Principal Office-bearers

Minister: Rev Mandy Ralph
Session Clerk: Maureen McNae
Depute Session Clerk: Iris Richardson
Church Treasurer: Mary Hunter

Independent Examiner

Neil Reid FCCA
Dains Accountants
Ellersley House
30 Miller Road
Ayr
Ayrshire
KA7 2AY

Bankers

Bank of Scotland
123 High Street
Ayr
KA7 1QP

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the terms of the Model Deed of Constitution, with a Unitary Constitution granted by the Church of Scotland Law Department on 14th June, 2022.

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 Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

Teams, i.e. Mission, Finance, Property and Social, meet five times a year, chaired by a member of the Kirk Session, each team consists of members with gifts and skills relative to the Team's function. Reports are brought to the Kirk Session which also meets five times a year. Additional meetings may be called if required. As Presbyteries across Scotland were being reduced in number from 1st October 2023, our Church is now a member of the Presbytery of South West Scotland. Meetings are held four times annually, two face to face and two via Zoom.

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.

Normal weekly religious service – Sunday worship 10 to 11 a.m. Baptisms; Weddings; Funerals; Holy Communion; Home and Hospital visits by Minister; Annual Fete; Harvest Thanksgiving; Remembrance Service; Book of Remembrance Service; Palm Sunday, Maundy Thursday, Good Friday and Easter Services; Family Christmas Eve and Christmas Services; Monthly all age Family Service on 1st Sunday of the month; Junior Church gathering at end of the month for either craft, muddy or messy Church, monthly Hot Chocolate Club for children in Primary 4 and upwards.

Service in which the local Masonic Lodge participate; End of Terms School Services; Guild and organisations' dedication service, Minister and Chaplain to local primary school

A daily "Religious" message is shown on the Church Facebook page. We also post intimations on Facebook and have Wi-Fi installed to allow live streaming of Sunday services.

Achievements and Performance

Normally numbers at Sunday worship and at the occasional other services are monitored approximately. We continue to provide the ordinances of religion to our congregation and parish with the assistance of various media platforms and to continue in the traditions of worship and witness of the Kirk.

We have also widened our membership since posting worship services on-line and our on-line presence expands beyond this country to further afield. Equality, diversity and inclusion are topics we have in the forefront of our minds and is something we continue to explore.

Trustees' Annual Report (cont)

Year ended 31 December 2025

We invite various organisations to come and address the congregation about their work and how we can support them.

Financial Review

The principal sources of income are weekly and other offerings, based on FWO, gift aid, open plate and tax recovered, shows a decrease of 1% from 2024.

Annual Church Fete; Annual Endowment

Number of Gift Aid donors – 77 (a decrease of 6)

Number of Members on Roll 172; Supplementary Roll 124

Our average attendance is generally approximately 45. There were also approximately 40 children who are part of the Junior Church.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds.

At the year end the Church held unrestricted cash funds of £139,449.56 of which £6,517.14 had been designated for Fabric Fund.

The Church also held £9,737.04 of restricted funds for the purposes specified in note two.

In addition the Church is an A listed building and the Trustees are mindful of the need to hold sufficient funds for unexpected expenditure.

The Erskine Hall continues to be well used by Brownies, Guides, Guild, Food Bank, Hot Chocolate Club, Junior Church, One o'clock Hub, Masonic lodge, local SWI and Yoga class plus any events organised by Social and Fund-raising Committee. We have hosted a local MSP Surgery and have been approached to host a weekly Sound Bath relaxation class. Plans are also in hand for the formation of a monthly Community Book Club.

As a Church community we host and run a weekly Food Bank Hub as part of the South Ayrshire Food Bank (Trussell Trust), set up during the COVID pandemic which serves the village of Tarbolton. This is still regularly made use of, runs 50 weeks a year, and receives frequent referrals from South Ayrshire Council Emergency Support Line. We also support those in need with food vouchers as required for fresh produce.

In relation to the Food Bank Hub, we work in conjunction with the South Ayrshire Information and Advice Officer who attends each Food Bank Hub fortnightly to help people access benefits and financial advice.

We also work in conjunction with Tarbolton Community Council in support of annual events within the village.

We continue to support our partner church in Sanga, Malawi on a regular basis, share news, prayer topics and raise funds for seeds and fertiliser annually.

A joint prayer and reflection time with members from Annbank Parish Church continues and these are held monthly in Tarbolton Manse with members of other Churches attending.

The One o'clock Hub, started following Covid lockdown restrictions being lifted, continues to be well supported by elderly villagers. Dominoes and other branded board games are among the activities with time to chat over tea and biscuits, and opportunities to perhaps form new friendships.

Trustees' Annual Report (cont)

Year ended 31 December 2025

In the summer of 2025 during the main holiday month of July, one Sunday service rather than two was held jointly with members from Annbank Parish church alternating between the two villages. Joint services were also held over the Christmas period.

Hot Chocolate Club

For youngsters in Primary 4 to Primary 7 age range, they meet with the Minister monthly to discuss relevant topics and of course enjoy hot chocolate, marshmallows etc., and support continues to be good.

Accessibility

Easy access to the Church is via the cemetery gates and the ramp on the west side of the church and the church back door. At the Erskine Hall a portable ramp can be laid at the main entrance to assist with easy access, or via the fire door. Easy access toilet facilities are available and have been upgraded in 2025; with new flooring also laid in the vestibule.

Towards the end of 2024 some pews on the east side of the Church facing the Chancel area were sympathetically removed and suitable wood effect flooring laid. This open area is now being used for teas, coffee and refreshments following monthly family services. The open area is also used by the children for Junior Church activities. Pews on the west side of the Church have also been removed in 2025 to maintain balance within the Sanctuary and has provided more useful open space where, for example, a Christmas Tree festival was staged with enthusiastic support shown by our organisations and by local businesses – 21 exhibits in total were on display with over 100 visitors viewing it during one two-hour time slot. Safe to say then that these two fellowship areas are proving to be a great asset to the congregation.

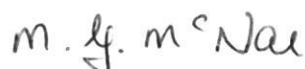
Christmas Lights Switch - On

The third year of the village Christmas lights switch-on was another busy event with hot drinks, hot dogs and sausage rolls served by our Social Committee members. This was also very well supported by villagers and another quick sell out.

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.

Approved by the Trustees and signed on their behalf,



Maureen McNae

Session Clerk

22nd March 2026

Independent Examiner's Report to the Trustees of Tarbolton Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 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 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

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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



24/13/26

Neil Reid FCCA

Dains Accountants

Ellersley House

30 Miller Road

Ayr

Ayrshire

KA7 2AY



Dains is a trading name of William Duncan + Co Ltd

Tarbolton Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations	3	45,360.22	-	45,360.22	45,842.55
Grants Received	4	-	-	-	-
Bank & Deposit interest		6,197.22	-	6,197.22	7,348.99
Stipend Contribution		8,011.00	-	8,011.00	13,839.00
Social Fund		613.63	-	613.63	1,073.81
Guild		-	1,408.00	1,408.00	914.50
Life and Work		73.50	-	73.50	297.00
Annbank share of Expenses		7,379.32	-	7,379.32	9,857.15
VAT Refund		-	-	-	703.40
Foodbank		-	-	-	45.00
<u>Total Receipts</u>		<u>67,634.89</u>	<u>1,408.00</u>	<u>69,042.89</u>	<u>79,921.40</u>
<u>Payments</u>					
Costs of generating funds	5	78.60	-	78.60	-
Charitable activities	6	72,914.18	1,974.83	74,889.01	81,858.50
Governance costs	7	1,080.00	-	1,080.00	1,020.00
<u>Total Payments</u>		<u>74,072.78</u>	<u>1,974.83</u>	<u>76,047.61</u>	<u>82,878.50</u>
Excess of Payments over Receipts for the year before transfers		(6,437.89)	(566.83)	(7,004.72)	(2,957.10)
Transfers		-	-	-	-
Excess of Payments over Receipts for the year		<u>(6,437.89)</u>	<u>(566.83)</u>	<u>(7,004.72)</u>	<u>(2,957.10)</u>
<u>Bank and Deposit Balances</u>					
Brought forward 01/01/2025		145,887.45	10,303.87	156,191.32	159,148.42
<u>Movement in the year</u>		(6,437.89)	(566.83)	(7,004.72)	(2,957.10)
Carried forward 31/12/2025		<u>139,449.56</u>	<u>9,737.04</u>	<u>149,186.60</u>	<u>156,191.32</u>

Tarbolton Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward		145,887.45	10,303.87	156,191.32	159,148.42
Movement in year:					
Excess of Payments over Receipts for the year		(6,437.89)	(566.83)	(7,004.72)	(2,957.10)
Bank & deposit balances carried forward		<u>139,449.56</u>	<u>9,737.04</u>	<u>149,186.60</u>	<u>156,191.32</u>
<u>Investments at market value</u>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Assets</u>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Financial Board on 22nd March 2026
For and on behalf of the Kirk Session and Financial Board

M. J. M^c Nae

Session Clerk

Mary H. Hunter

Treasurer

Tarbolton Parish Church
Notes to the Accounts
Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year, no trustee received any remuneration or reimbursement of expenses. (2024 - £nil) other than the ministers expenses of £1,330 (2024 - £1,018) as shown at note 6.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Fabric Fund	6,517.14	-	-	-	6,517.14
Reserve Fund	30,545.31	-	-	-	30,545.31
Social Fund	1,786.91	613.63	466.47	-	1,934.07
General Fund	107,038.09	67,021.26	73,606.31	-	100,453.04
	<u>145,887.45</u>	<u>67,634.89</u>	<u>74,072.78</u>	<u>-</u>	<u>139,449.56</u>
Restricted funds					
Choir Fund	516.81	-	-	-	516.81
Guild	823.64	1,408.00	1,781.89	-	449.75
Bequest Fund	6,592.52	-	-	-	6,592.52
Foodbank Fund	2,370.90	-	192.94	-	2,177.96
	<u>10,303.87</u>	<u>1,408.00</u>	<u>1,974.83</u>	<u>-</u>	<u>9,737.04</u>
Total funds	<u>156,191.32</u>	<u>69,042.89</u>	<u>76,047.61</u>	<u>-</u>	<u>149,186.60</u>

Tarbolton Parish Church
Notes to the Accounts
Year ended 31 December 2025

Purposes of Funds

Fabric Fund	Funds set aside for maintenance of Church Properties
Reserve Fund	The trustees feel it is prudent to hold approximately 6 months' expenditure in hand.
Social Fund	From time to time, social events are held to raise funds for maintenance of Church/Hall Fabric.
General Fund	Day to day expenses providing Religious and Pastoral care in Parish, salaries, heating and lighting, mission etc.
Choir Fund	Purchase of music
Guild	Established 100 years ago. Funds raised by Annual Subscriptions and offerings from members, out of which speakers are reimbursed. Excess funds are usually given to Church.
Bequest Fund	For Parish welfare. Established early last century to provide poor of Parish with coal. This, of course, is now superfluous, but the income from the fund is still used for welfare as required.
Foodbank Fund	<p>When the country went into lockdown due to Coronavirus pandemic in March 2020 members of the Tarbolton Community Council set up a helpline for anyone who was shielding at home and unable to go out for basic food shopping or to collect medicine. There was a need to have a Foodbank but in order to apply for available funds and grants any such body required to have a bank account, it was therefore agreed that the church would assist and manage the funds.</p> <p>Rev. Mandy Ralph was involved with the Foodbank, particularly in its early days; indeed the Manse garage was home to it, but a move to Annbank Church took place in 2022. A food bank hub remains in the Erskine hall and several families have received food parcels continuously since its inception.</p>

Tarbolton Parish Church
Notes to the Accounts
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
WFO Scheme (non Gift Aid)	7,811.43	-	7,811.43	8,781.04
Gift Aid Donations	21,858.56	-	21,858.56	22,050.70
Gift Aid Overpayment	(5,593.66)	-	(5,593.66)	-
Tax Recovered on Gift Aid Donations	7,345.41	-	7,345.41	5,236.20
Open Plate	3,028.31	-	3,028.31	3,419.47
Other Offerings	10,910.17	-	10,910.17	6,355.14
Legacies	-	-	-	-
	<u>45,360.22</u>	<u>-</u>	<u>45,360.22</u>	<u>45,842.55</u>
4. Analysis of Grants Received	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
5. Costs of generating funds				
F.W.O Envelopes	78.60	-	78.60	-
	<u>78.60</u>	<u>-</u>	<u>78.60</u>	<u>-</u>
6. Charitable activities				
Ministries & Mission allocation	33,870.00	-	33,870.00	38,932.00
Presbytery dues	1,364.56	-	1,364.56	945.00
Pulpit supply	158.35	-	158.35	629.60
Minister's Travel	1,330.36	-	1,330.36	1,017.71
Hallkeeper	1,104.00	-	1,104.00	1,104.00
Organists	5,703.56	-	5,703.56	5,861.60
Repairs and Maintenance	8,902.97	-	8,902.97	8,943.10
Council Tax	3,390.52	-	3,390.52	3,144.62
Heat and light	5,061.40	-	5,061.40	6,430.43
Insurance	3,998.71	-	3,998.71	3,699.31
Printing, stationery and postage	275.28	-	275.28	924.08
Telephone, Broadband & Zoom	1,075.03	-	1,075.03	966.15
HMRC - Tax	276.00	-	276.00	276.00
Life & Work	73.50	-	73.50	175.00
Other Expenses	2,360.68	-	2,360.68	3,015.15
Copyright	248.00	-	248.00	239.00
Manse Expenses	2,293.81	-	2,293.81	1,355.88
Social fund	466.47	-	466.47	2,001.16
Guild	-	1,781.89	1,781.89	953.00
Church Cleaner	896.00	-	896.00	543.00
Bank Service Charge	64.98	-	64.98	-
Foodbank	-	192.94	192.94	702.71
	<u>72,914.18</u>	<u>1,974.83</u>	<u>74,889.01</u>	<u>81,858.50</u>
7. Governance costs				
Independent examiner's fees	1,080.00	-	1,080.00	1,020.00
	<u>1,080.00</u>	<u>-</u>	<u>1,080.00</u>	<u>1,020.00</u>

Tarbolton Parish Church

Notes to the Accounts

Year ended 31 December 2025

8. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 fifth and subsequent years £39,856.

Funds were realised some 30 years ago from the sale of the Manse glebe. The proceeds are held by the Church centrally and are used annually in reduction of the Minister's stipend due by the congregation. In 2025 this reduced minister's stipend by £8,011.

	2025	2024
	£	£
9. Collections for Third Parties		
Poppy Scotland	249.90	146.09
Christian Aid	223.00	253.50
Ayrshire Hospice - AAOC Fundraiser	-	844.35
Sanga Church, Malawi - Harvest Thanksgiving	156.10	243.15
	<u>629.00</u>	<u>1,487.09</u>

10. Media

A Facebook page is maintained by one of our members who keeps it up to date, and this is proving to be a very positive move especially since Coronavirus restrictions led to churches having to find new ways to reach their congregations.

Zoom meetings have been embraced and have also proved beneficial.

Tarbolton Parish Church

Appendix

Year ended 31 December 2025

Funds held on behalf of the congregation by the Church
of Scotland General Trustees

2025 £	2024 £
Nil	Nil

	2025 £	2024 £
Current and Savings Accounts (incl Guild)	9,724.54	12,926.48
Church of Scotland Investors' Trust	139,462.06	143,264.84
	<u>149,186.60</u>	<u>156,191.32</u>

Linked Charge

Tarbolton Parish Church is a linked Charge with Annbank Parish Church. The Minister's stipend is shared 60% Tarbolton : 40% Annbank. All costs for the maintenance and upkeep of the Manse are shared 50/50. Annbank share included in figures for pulpit supply, organists, and all manse expenses.