EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD) (FORMERLY LARGOWARD CHURCH OF SCOTLAND)

TRUSTEES' ANNUAL REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CONGREGATION NUMBER 241497

SCOTTISH CHARITY NUMBER SC009474

Henderson Black & Co

EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD)
(FORMERLY LARGOWARD CHURCH OF SCOTLAND)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present the Annual Report and Accounts for East Fife Rural Parish Church of Scotland for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	East Fife Rural Parish Church of Scotland (Carnbee, Kilrenny, Kingsbarns, Largoward)
Charity Registration Number:	SC009474
Congregation Reference Number:	241497
Contact Address:	Balcarres Ward Croft Largoward Leven Fife KY9 1HZ

Trustees

The following have served as Trustees/members of the Kirk Session and Associates of the Kirk Session from 1 January 2025 to the date of approval of these Accounts unless otherwise stated:

H Dobie, B Lawson, R Orr, C Berezford (appointed November 2025), A Smith.

On 1 January 2026, Largoward joined in a union with the neighbouring congregations of Carnbee, Kilrenny and Kingsbarns. Largoward (now East Fife Rural) is the continuing charity and Carnbee, Kilrenny and Kingbarns the discontinuing charities. The following trustees of Carnbee, Kilrenny and Kingbarns joined the Kirk Session of East Fife Rural on 1 January 2026:

J Davis, A Davis, M Wilson (resigned June 2026), H Watson, F Guthrie, K Hall, J McKane, G Walker, A Gray, M MacDonald, A Wallis, S Arnott, A Johnson, A Orr, C Peddie, E Spittal, C Moodie, J Hughes, D Thomson, A Thomson, T Lodge, J Bowman, D Chesney, M Bell, J Robb (until August 2026), A Steven, C Reid.

Principal Office Bearers

Minister:	Rev Jane Barron	(appointed 1 March 2026)
Interim Moderator:	Rev Daniel Connolly	(resigned 31 December 2025)
	Rev Michael Allardice	(from 1 Jan 2026 until 1 March 2026)
	Rev David Coulter	(appointed 23 May 2026)
Session Clerk:	Robert Scott	(resigned 20 February 2025)
	Lorna Alsop	(from 20 February 2025 until 6 January 2026)
	Corinne Peddie	(appointed 6 Jan 2026)
Treasurer:	Lorna Alsop	

Independent Examiner
Louise F McKay CA
Henderson Black & Co
Chartered Accountants
Edenbank House
22 Crossgate
Cupar
Fife
KY15 5HW

Bankers
Royal Bank of Scotland
Colinsburgh Branch
Durie Street
Leven
Fife
KY8 4EW

Structure, Governance and Management

Governing Document
The Church is administered in accordance with the terms of the Quoad Omnia Constitution.

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 Interim Moderator is appointed by Presbytery. Generally, the minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session may appoint associate members who are believed to have the skills and commitment necessary to contribute to managing the affairs of the Church, to become members of committees, appointed by the Kirk Session and to assist in the management of the Church.

Organisational Structure
The Kirk Session, which meets regularly, is responsible for both the spiritual and temporal affairs of the Church. Sessions are moderated by the Interim Moderator.

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 cooperates with other churches in various ecumenical bodies in Scotland and beyond. A service of worship is held each Sunday at 11 am, in the church building in the village of Largoward. This building is vested in the General Trustees of the Church of Scotland, but the Congregation has the responsibility for the insurance and maintenance of the building.

The Interim Moderator and Kirk Session have continued to look at ways in which Largoward Church can best fulfil its stated intention to: 'Inspire Everyone in Largoward and Beyond with the Good News of Jesus Christ.'

Largoward continues to have an active Sunday School which meets on Sunday mornings in the church, joining in the first part of worship. The Sunday School term runs from September to Easter,

Objectives and Activities (continued)
for the Christian education of primary school age and older children. The Sunday School in Largoward welcomed back four regulars after Christmas, though this dropped to two in September. The children have actively taken part in Church Services, including distributing daffodils to the female members of the congregation on Mothering Sunday. The children had their end-of-term gifts given to them by Mrs Lorna Alsop.

Safeguarding of all vulnerable people associated with the church is essential and the legal requirements for those caring for Sunday School children have all been met. There is now an obligation for Church Elders to undergo safeguarding training and this is in hand with all Church Elders having attended Trustee-level training sessions.
An encouraging number of members decided to contribute their covenanted offerings by direct banking, enabling a steady flow of income.

The church continues to strengthen links with other members of the Rural Alliance with Kilrenny, Kingsbarns and Carnbee Parish Churches. Meetings between representatives of the four churches have occurred, with positive results. The union of the four churches was voted on and the result was overwhelmingly in favour, with the new charge called the East Fife Rural Parish Church of Scotland (Carnbee, Kilrenny, Kingsbarns, Largoward). This was approved by Fife Presbytery and
the union occurred on the 1st January 2026. A further linkage with Ceres, Kemback and Springfield was formed on 1st March 2026.

Support of the local school has continued with the school holding a concert in the church. Support for community organisations, through individual and collective involvement in the parish and wider area, has been maintained.
Several members of the congregation play an active part in the organisation of a weekly coffee morning to provide fellowship for parishioners and outreach in the village. The event is regularly attended by people from outwith the parish.

Achievements and Performance

The charity aims to keep its building in good order and has done so over a period of years. A few repairs were carried out to the building to ensure it remained weather-tight. The gravel is regularly sprayed with weedkiller by Mr B Lawson and the grass is regularly cut by Mr A Wilson. The church is cleaned by Mrs J Orr and Mrs K Connolly.
Fund-raising activities were still encouraged, including selling home-grown produce, crafts and the Smarties Challenge. A joint fundraising craft fair was held in Kilrenny, resulting in raising funds of £623 for each of the four churches.

Financial Review

During the year 2025, Largoward Church's principal source of income to the General fund was from Offerings and Donations receiving in the year £8,261 (2024 £8,691).

The offerings for the year amounted to £8,113 (2024 £8,305). Of that, £3,480 (2024 £3,710) was donated through the Gift Aid Scheme. Members are encouraged to donate under the Gift Aid Scheme, which entails signing a Gift Aid declaration form. It is appreciated that not all members pay tax or wish to join the scheme. The claims of Gift Aid and HMRC's Small Donations Scheme (GASDS) have still not been received from HMRC for 2022, 2023 and 2024. With current year claims, the balance yet to be received is £7,134 (2024 £6,398).

Total receipts for the year amounted to £9,351 (2024 £9,632).

Financial Review (continued)
The total payments for the year amounted to £14,348 (2024 £12,729). The main variations between 2024 and 2025 were an increase in Locum costs (£886 per month rather than £322) and a reduction in the heating and lighting bill due to the timer element for the boiler being fixed in 2024.

The level of income and expenditure during the year 2025 resulted in an overall deficit of income over expenditure of £4,997 compared to a deficit of £3,097 for the previous year

Reserves Policy

It is the Trustees' policy to hold reserves of six month's expenditure. In addition, as the maintenance of the church building is the responsibility of the Congregation, reserves of £15,000 are felt to be reasonable for emergency property work, which may become necessary. At the year end, the church held unrestricted cash funds of £16,882.

Trustees' Responsibilities in Relation to the Financial Statements

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 2012. 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 on 28 October 2026 and signed on their behalf

Jane Barron

Rev Jane Barron (Moderator)

Lorna Alsop

Lorna Alsop (Treasurer)

EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD) (FORMERLY LARGOWARD CHURCH OF SCOTLAND)
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD)
FOR THE YEAR ENDED 31 DECEMBER 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees for my work or for this report.

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 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.

Louise F McKay

Louise F McKay CA
Partner
Henderson Black & Co
Chartered Accountants

Edenbank House
22 Crossgate
Cupar
KY15 5HW

Date: 04/11/2026

EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD)
(FORMERLY LARGOWARD CHURCH OF SCOTLAND)
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Total 2025 £	Total 2024 £
Receipts	**2**		
Donations and legacies		8,261	8,691
Charitable activities		1,072	857
Trading activities		18	84
Total Receipts		9,351	9,632
Payments	**3**		
Charitable activities		14,348	12,729
Total Payments		14,348	12,729
Surplus / (deficit) for period before transfers		(4,997)	(3,097)
Transfers		-	-
Surplus / (deficit) for period		(4,997)	(3,097)

EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD)
(FORMERLY LARGOWARD CHURCH OF SCOTLAND)
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	Total 2025 £	Total 2024 £
Bank and cash in hand		
Opening balances	21,879	24,976
Surplus / (deficit) for period	(4,997)	(3,097)
Closing balances	16,882	21,879
Other assets		
Tax receivable on Gift Aid and GASDS donations	7,134	6,398
Liabilities		
Independent examiner's fees	1,150	-

The accounts were approved by the Kirk Session on 28 October 2026
For and on behalf of the Kirk Session



..... Rev Jane Barron, Moderator

EAST FIFE RURAL PARISH CHURCH OF SCOTLAND (CARNBEE, KILRENNY, KINGSBARNS, LARGOWARD)
(FORMERLY LARGOWARD CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting Policies

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

Basis of Preparation

The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Funds

All funds held are unrestricted.

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.

Taxation

East Fife Rural Parish Church of Scotland (Carnbee, Kilrenny, Kingsbarns, Largoward) is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and payments made therefore include irrecoverable input VAT.

2 Receipts

	Total 2025 £	Total 2024 £
Donations and legacies		
Ordinary Offerings (open plate)	3,894	3,797
WFO Scheme (non Gift Aid)	739	798
Gift Aid Donations	3,480	3,710
Other donations and receipts	148	386
	8,261	8,691
Income from charitable activities		
Ceilidh	-	300
Weddings and Funerals	90	120
Home Produce and Crafts	759	266
Smarties Challenge	223	171
	1,072	857
Income from trading activities		
Life and Work	18	84
	18	84
Total Receipts	9,351	9,632

3 Analysis of Expenditure

	Total 2025 £	Total 2024 £
Charitable activities		
Giving to Grow, note 4	1,057	956
Locum costs	8,146	4,381
Pulpit supply	100	227
Presbytery dues	261	261
Repairs and maintenance	1,037	1,232
Heat and light	952	2,724
Insurance	1,035	1,006
Church music	1,620	1,530
Life and Work	42	52
Sunday school	-	140
Other expenses	98	220
	14,348	12,729
Total payments	14,348	12,729

4 Giving to Grow Allocation

	2025 £	2024 £
Total allocation	6,342	5,734
Less: Transition funding	-	(300)
Less: Endowment Income	(608)	(610)
Less: Guardianship Allowance	(4,677)	(3,868)
Amount paid, per note 3	1,057	956

5 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 the fifth and subsequent years of service) £39,856.

6 Trustee expenses, remuneration and related party transactions

6.1 During the year expenses of £8,116 were paid to one trustee for locum ministry (2024 - £4,381).

6.2 No charity trustee, or persons connected to a trustee, received remuneration in the year (2024 - nil).

6.3 There were no transactions with trustees or persons connected with trustees during the year (2024 - nil).