

Ayr Free Church of Scotland

Annual Report and Accounts

For the year ended 31 December 2025

Scottish Charity No: SC038132

AYR FREE CHURCH OF SCOTLAND

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FOR THE YEAR ENDED 31 DECEMBER 2025

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AYR FREE CHURCH OF SCOTLAND

CHURCH INFORMATION

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address

22 George Street
Ayr
KA8 0BL

www.ayrfreechurch.co.uk

Bankers

Royal Bank of Scotland
Sandgate
Ayr
KA7 1BY

Solicitors

Blackadders LLP
10 Euclid Crescent
Dundee
DD1 1AG

Independent Examiner

Kevin Mowat CA
Galbraith Pritchards Chartered Accountants
20 Barn Street
AYR
KA7 1XA

AYR FREE CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Status of Charity and Governing Document

Ayr Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038132).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London and five in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time, degree-awarding seminary in the heart of Edinburgh for the training of Ministers and other Christian workers.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Ayr Free Church is part of the united congregation of Ayr and Kilwinning Free Church of Scotland. The two parts of the congregation were united by Act of the Commission of Assembly in March 2012; however, each remains a separate charity. The congregation is within the Glasgow and Argyll Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational trustees. The church is held under the Church's Model Trust Deed. The manse was sold in 2020 and a new manse was purchased in April 2022. The title deeds to the manse are now held by Anderson MacArthur, Solicitors & Notaries, Old Bank of Scotland Buildings, Stornoway, Isle of Lewis, HS1 2BG.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, currently composed of Kirk Session members and deacon, oversees financial and property matters. Under Charity Law, the Deacons are deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of congregational trustees who are responsible only for holding property in trust. As the congregation is at present vacant, the Presbytery has appointed an Interim Moderator: Rev. Kenneth P. Boyd.

The members of the Deacons' Court (the Trustees) at the time of this report and throughout 2025 were:

Elders: Rev. Kenny Boyd, Interim Moderator, Mr Norman MacSween, and Mr. Norman Smith.

Deacon: Mr Jim Crossan

Congregational Trustees

For holding Property - Mr. Norman Smith and Mr Norman MacSween.

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

AYR FREE CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT (cont'd)

FOR THE YEAR ENDED 31 DECEMBER 2025

Activities and Achievements

During the year, the congregation met regularly for public worship in the church building on Sunday mornings and Sunday evenings and the midweek prayer-meeting was held in the church hall. The Sunday services in the church are also live streamed for the benefit of those who are unable to attend public worship.

They also carried out various activities in pursuit of its stated aims.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

Significant highlights, events and developments of note in the year include the following: -

- In April, Neil and Jane Chambers came from Melbourne in Australia for a month and Neil took prayer meetings, Sunday services, a Communion Preparatory service and the April Communion.
- In the middle of May, Jonathan and Jess Garrett and their four children came from the USA. During their time with us Jonathan took the Sunday services.
- On the 30th of May, May Keith celebrated her 100th birthday.
- Paul Algeo spoke about the work of Blythwood at a Thursday evening meeting in June.
- In September we welcomed Larry and Nancy Piedt from Chestnut Mountain Presbyterian Church of America. They were with us for about 12 weeks and they got involved in all the church activities. Larry preached in Ephesians on a Sunday morning and the gospel of John on Sunday evenings. Nancy led a women's Bible study on Esther.
- On Mondays throughout the year tea, coffee, soup and a filled roll were served between 11.30am and 1.30pm in the hall. This meeting is called Hope Corner and has given people an opportunity to chat and fellowship together.
- The united congregation lost two members by death. One new communicant was admitted during the course of the year. The combined Communicants' Roll at the end of the year contained 37 names.
- Along with other congregations this congregation observed the Church's Day of National Prayer and Fasting in November.
- The congregation were delighted to have the downstairs of the church almost full for the annual carol service in December. The ladies from Hope Choir came from all over Ayrshire and sang several items. Young people from Ayr and Kilwinning took part. Larry Piedt gave the message. The hall was crowded for refreshments afterwards.

2 In relation to congregational funding:

- In 2025 there was a significant deficit of £9,837 from the general fund. This is due to the very high monthly payments made this year to central funds. This was caused by a large donation made in 2023 to Ayr and two legacies, one to each part of our joint congregation. The total sum of these three donations came to £41,764. This moved us up to a higher income band for 2025.
- The deficit could have been much worse but for two things. Firstly the vacant congregation of Ayr and Kilwinning was allowed to continue to claim back supply expenses. This is not usually permitted for congregations in higher income bands. Secondly our income increased during the year.

AYR FREE CHURCH OF SCOTLAND

TRUSTEES' ANNUAL REPORT (cont'd)

FOR THE YEAR ENDED 31 DECEMBER 2025

- There was also a deficit in 2025 in the fabric fund. This was due to a lot of work being done to the church building. Hall roof repairs were carried out, slates were replaced, cast iron guttering was replaced with black UPVC guttering, also ridge flashings were replaced on the main building and on the lower-level extension. Carpeting was replaced in the body of the church and the pews were painted. Painting work was carried out for free but the paint and other materials were paid for.
- There were three special collections during the year – New Year's Day for Disaster & Relief, Women for Mission money going to four different good causes and Harvest Thanksgiving for Greenan Manor care home where our oldest member, aged 100, resides.
- The church also gave donations to Free Church Youth camps, Blythswood, Broughty Ferry Free Church appeal and AsiaLink.
- Kilwinning paid a significant sum towards the joint remittances to central funds. This is shown as £16,200 in our accounts but some of their contributions went directly to Edinburgh so their contributions are in fact higher than this. They also paid 20% of ministerial costs.
- Accountants were used this year to complete the finance pages and to act as independent examiner. The Governance cost involved will show in the 2026 accounts. The cost shown in the 2025 accounts refers to the previous year.
- Council tax for 2025 – 2026 was paid in January 2026 and will appear in the 2026 accounts.

Reserves

Results for the year

The church held funds in Ayr amounting to £43,626 at the year end. This includes £12,781 which is restricted as fabric or benevolent funds.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Norman Smith

Trustee/Secretary

Dated: 23 June 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AYR FREE CHURCH OF SCOTLAND

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 11.

Respective responsibilities of the 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 Investments (Scotland) Act 2025 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 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. 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 accords 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.

Kevin Mowat CA
The Institute of Chartered Accountants of Scotland
Galbraith Pritchards
20 Barns Street
Ayr
Ayrshire
KA7 1XA

Date: 24 June 2026

AYR FREE CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted General funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
INCOME					
Regular giving – Door and Bank		32,771	3,550	36,321	32,651
Gift aid tax recovery		2,823	1,801	4,624	4,302
Refund of supply costs		4,516	-	4,516	5,636
Refund of water rates		-	-	-	775
Special collections	5	-	1,040	1,040	2,051
Bank interest		309	161	470	439
Donations		3,111	-	3,111	749
Magazines		12	-	12	140
Benevolent Fund		-	-	-	-
Contributions from Kilwinning	6	17384	337	17,721	15,010
Interest on money held in Edinburgh		<u>-</u>	<u>515</u>	<u>515</u>	<u>566</u>
Total Receipts		<u>60,926</u>	<u>7,404</u>	<u>68,330</u>	<u>62,319</u>
EXPENDITURE					
Remittances to Central funds		52,794	-	52,794	43,261
Pulpit Supply and Communion expenses		3,784	-	3,784	5,687
Minister/Interim-moderators expenses		-	-	-	-
Church and Manse Insurance		3,073	-	3,073	2,351
Heat and light		3,779	-	3,779	4,601
Church cleaning		1,562	-	1,562	1,491
Maintenance – Repairs and Renewals		-	9,439	9,439	3,524
Home and Overseas work	7	968	1,040	2,008	2,871
Outreach – Hope Corner and Carol Service		356	-	356	352
Benevolent Fund		-	-	-	-
Gifts/Presentations		1,001	-	1,001	255
Magazines		59	-	59	201
Licences, Website costs and Zoom etc.		902	-	902	713
Presbytery dues		1,186	-	1,186	870
Governance costs		1,020	-	1,020	-
Sundry expenses		<u>279</u>	<u>-</u>	<u>279</u>	<u>1,122</u>
Total Payments		<u>70,763</u>	<u>10,479</u>	<u>81,242</u>	<u>67,299</u>
DEFICIT FOR THE YEAR		(9,837)	(3,075)	(12,912)	(4,980)

AYR FREE CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted General funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
DEFICIT FOR THE YEAR		(9,837)	(3,075)	(12,912)	(4,980)
Transfers	4,5	-	-	-	-
Net movement in funds after transfers		(9,837)	(3,075)	(12,912)	(4,980)
Total funds brought forward		<u>40,682</u>	<u>31,093</u>	<u>71,775</u>	<u>76,755</u>
Total funds carried forward		<u>30,845</u>	<u>28,018</u>	<u>58,863</u>	<u>71,775</u>

REPRESENTED BY:

Unrestricted funds	4				
General fund		30,845	-	30,845	40,682
Restricted funds	5				
Special Collections Funds		-	-	-	-
Fabric Fund		-	12,284	12,284	15,874
Benevolent fund		-	497	497	497
Money held in Edinburgh		<u>-</u>	<u>15,237</u>	<u>15,237</u>	<u>14,722</u>
		<u>30,845</u>	<u>28,018</u>	<u>58,863</u>	<u>71,775</u>

AYR FREE CHURCH OF SCOTLAND

STATEMENT OF BALANCES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Total 2025 £	Total 2024 £
Bank & Cash in hand		
Opening balance	57,053	62,599
Deficit for the year	<u>(13,427)</u>	<u>(5,546)</u>
Closing balances	43,626	57,053
Funds held at the Central offices		
Opening balance	14,722	14,156
Movement in the year	<u>515</u>	<u>566</u>
Closing balances	<u>15,237</u>	<u>14,722</u>
Total of monetary assets held	<u>58,863</u>	<u>71,775</u>
Reserves		
Unrestricted funds	30,845	40,682
Restricted funds	<u>28,018</u>	<u>31,093</u>
	<u>58,863</u>	<u>71,775</u>
Statement of Assets held for Charitable purposes		
Manse Property, Equipment and Fixtures & Fittings	<u>379,875</u>	<u>301,478</u>

The notes form part of these financial statements.

Approved by the Trustees on 23 June 2026 and signed on their behalf by the undernoted:-

Senga E Fisher
Treasurer

Norman Smith
Trustee

AYR FREE CHURCH OF SCOTLAND

NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. 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), 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.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity.

Incoming Resources

All donations and gifts are included within resources under either restricted or unrestricted funds according to the terms under which the donation is made and when the account 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 a cash basis as the liability is incurred.

Tangible assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church. 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 arose.

Taxation

Ayr Free 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 VAT.

AYR FREE CHURCH OF SCOTLAND

NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

2. TANGIBLE FIXED ASSETS

	Property, Equipment and Fixtures & Fittings
	Total £
Valuation	
At 1 January 2025	301,478
Additions/increase in valuation	78,397
Disposals	<u>-</u>
At 31 December 2025	<u>379,875</u>

3. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

During the year no trustee received any remuneration or reimbursement of expenses (2024 - £nil) other than the minister's expenses as shown in the Receipts and Payment Accounts.

4. UNRESTRICTED FUNDS

	Balance at 01.01.2025 £	Incoming resources £	Resources expended £	Balance at Transfers £	Balance at 31.12.2025 £
General fund	<u>40,682</u>	<u>60,926</u>	<u>70,763</u>	<u>-</u>	<u>30,845</u>
Total Unrestricted funds	<u>40,682</u>	<u>60,926</u>	<u>70,763</u>	<u>-</u>	<u>30,845</u>

Purposes of funds:-

The General fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

5. RESTRICTED FUNDS

	Balance at 01.01.2025 £	Incoming resources £	Resources expended £	Balance at Transfers £	Balance at 31.12.2025 £
Special Collections Fund	-	1,040	1,040	-	-
Fabric Funds	15,874	5,849	9,439	-	12,284
Benevolent Fund	497	-	-	-	497
Money held in Edinburgh	<u>14,722</u>	<u>515</u>	<u>-</u>	<u>-</u>	<u>15,237</u>
Total restricted funds	<u>31,093</u>	<u>7,404</u>	<u>10,479</u>	<u>-</u>	<u>28,018</u>

AYR FREE CHURCH OF SCOTLAND

NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

5. (contd)

Purpose of funds:-

Special collections - represents funds donated by members of the congregation for specific causes etc. nominated by Deacon's Court. The special collections fund has been transferred and the balance is nil.

Fabric fund - represents gifts and gift aid income received specifically for the fabric fund.

Benevolent fund - represents funds donated by members of the congregation for people requiring financial assistance.

Money held in Edinburgh - this is money left over from the sale of the old manse and purchase of the new manse.

6. CONTRIBUTIONS FROM KILWINNING

It was agreed by both Deacon' Courts that Kilwinning would cover 20% of the Ministerial costs - Manse H&L, C/Tax, Insurance, Mileage etc.

Kilwinning's contributions to Central Costs	£16,200
Kilwinning's contributions to Ministerial costs	£824
Kilwinning's contributions to Manse fabric costs	£337
Kilwinning's contribution to Women for Mission collection	£60
Kilwinning's contribution to Broughty Ferry Free Church	£200
Kilwinning's contributions to Harvest Thanksgiving collection	<u>£100</u>
	<u>£17,721</u>

7. HOME AND OVERSEAS WORK

The Home and Overseas fund expenditure represents the following:

Disaster & Relief - New Year's Day 2025	£310
Free Church Youth Camps	£88
Greenan Manor Care Home - Harvest thanksgiving 2025	£380
Kilwinning donation to Harvest thanksgiving 2025	£100
Women For Mission	£350
Kilwinning donation to Women for Mission	£60
Blythswood	£200
Broughty Ferry Free Church appeal	£200
Kilwinning donation to Broughty Ferry appeal	£200
Asia Link	<u>£120</u>
	<u>£2,008</u>