

The Church of Scotland
Presbytery of the South West

Trustees' Annual Report and Financial Statements
For the Year Ended 31st December 2025

Presbytery No: 070000

Charity No: SC020676

Reference and Administrative Information

The Church of Scotland Presbytery of the South West

Charity Registration Number: SC020676

Presbytery Reference No: 070000

Contact Address:

Room 1008, Airline Corridor
Prestwick Airport
Prestwick
KA9 2PL

Trustees (1 to 8)

1. **Ministers**

(Rev) Karlien Becker, Hilary Beresford, Eric Boyle, Wes Brandon, Alison Burnside, David Cameron, Donald Campbell, Neil Campbell, Nigel Chikanya, Jill Clancy, Stephen Clipston, Theo Corney, Morag Crossan, Alexander Currie (retired Jun '25), David Donaldson, Nicola Frail (transferred Sept '25), James Gatherer, David Gemmell, Peter Gill, Adri la Grange, Brian Hendrie, Gerald Jones, Alwyn Landman, Edward Lyons, Alison McBrier, Elsie Macrae, John McCutcheon, Neil McNaught, James McNay, Graham McWilliams, Fiona Maxwell, Jamie Milliken, Andrew Muir, John Murdoch, Gavin Niven, Stephen Ogston, Stanley Okeke, Valarie Ott, Gary Peacock, John Pickles, Mandy Ralph, Gillean Richmond, Fiona Ross, Paul Russell, Mark Smith, Barbara Suchanek-Seitz, John Urquhart, Neil Urquhart, Allan Vint, David Watson, Johannes Wildner, Fiona Wilson, Ian Wiseman, Knowledge Zinduru.

2. **Ministers without Charge**

(Rev) R Angus Adamson, Fraser Aitken, Robert Anderson, Andrew Black, Tom Bogle, Maurice Bond, Colin Brockie, Jack Brown, Hugh (Taylor) Brown, Paul Burgess, John Burns, Alexander Cairns, Thomas Cant, James Crichton, Norman Cruickshank, Helen Cuthbert, Michael Dickie, Brian Dobby, Kenneth Elliott, Alan Falconer, Janice Faris, George Fiddes, Graham Finch, Christine Fulcher, Steve Fulcher, Alan Garrity, William Glencross, Linda Godfrey, James Guthrie, William Hall, David Harper, William Hewitt, William Hogg, Gary Horsburgh, Judith Huggett, Norman Hutcheson, Douglas Irving, Glenda Keating, Ewan Kelly, William Kelly, David Lacy, Samuel Lamarti, Lawrie Lennox, George Lind, John Lochrie, Alexander McCallum, James McCulloch, Roderick MacDonald, Andrew McGurk, Tom Macintyre, Scott McKenna, Lilly McKinnon, Mary McLaughlan, David McLeod, Ian McLeod, David McKay, Marjorie Mackay, William McKenzie, James McNaughtan, Roderick McNidder, Gordon MacPherson (inactive), John Matthews, Robert Mayes, Ross Mitchell, David Ness, Edgar Ogston, John Owen, John Paterson, Lesley Paton Cox, Robert Pickles, Scott Rae, Iain Roy, Alastair Sanderson, Michael Sheppard, Alan Sorensen, Hugh Steel, David Stewart, Ian Stirling, Colin Sutherland, Alan Telfer, Martin Thomson, Alan Ward,

Alexander Wark, Elizabeth Watson, Alex Welsh, Jeanette Whitecross, David Whiteman, Norman Whyte, Kenneth Yorke, Rona Young.

3. Auxiliary Ministers

(Rev) Maxine Buck, Elizabeth Mack. Retired: Marion Howie, Nancy Jackson, Douglas Moore, Catherine Shaw.

4. Assistant Ministers

(Rev) Lynn Brady, Fran Henderson (transition ministers), Andrew Johnstone, Christopher Watt.

5. Elders

Robbie Adamson, Jean Barclay, Alan Beattie, John Bicket, John Blackwood, Susan Broatch, Mary Bromilow, Ian Brown, Mary Brown, Jenny Burns, Marion Cargill, Gordon Cathro, David Clark, Edward Clarke, Louise Connolly, Susan Cole, Jennifer Comery, Gwen Corson, Helen Crawford, Gillian Cunningham, Julian Dale, David Dick, Darren Donnelly, Bill Duncan, Lindsay Dunse, Vivienne Edwards, Jean Farish, Steve Flower, Margaret Gemmell, Heather Gibson, Andrew Gladstone, Janice Grant, Audrey Gray, Gordon Gray, Fiona Harrison, David Henning, Robert Houston, Caroline Hull, Jean Hunter (Reader), Allan Jack, David Johnson, Bill Johnston, Peter Kennerley, Finlay Kerr, Robert Kerr, Anthony Lane, Paula Lennox, Jim Liddell, Flora Little, David Loaring, Bill Mackay, Fiona McBride, Anne McCabe, Louise McCandlish, Gordon McCrone, Marion McCusker, Aaran McDonald, Sandra McDowall, Craig McEwen, Ian McGregor, Stewart McKean, Kenneth McKelvie, Isabel McKenzie, Jean McKeown, Elizabeth McMillan, John McMillan, Maureen McNae, Elisabeth Manson, June Marchbank, Fiona Maxwell, Hal Maxwell, Colin Mitchell, Geoffrey Monk, Isabell Montgomerie, Ian Murphy (Reader), David Neilson, Peter Neish, Stuart Notman, Christine Owen, George Park, David Paterson, Ruth Phoenix, Joyce Pringle, Carol Rennison, R Allan Richardson, Simon Roberts, Magnus Ross, Bill Scott, John Senior, Violet Service, Andy Shuttleworth, Nick Sibley, Lilly Stevenson, Mary Stewart, Sylvia Stewart, Heather Thomson, Bill Thomson, Aileen Todd, Annette Torbet, Ivor Waddell, Elaine Wardrop, David Whitelaw (Reader), Graham Whitham, Christine Wilson, Robert Wright, Russell Wyllie, Mark Young.

Demitted 1st July '25 – George Bain, Mary Burney, Ken Gibson, Susan Gil, Audrey Grieve, Catherine Haining, Elizabeth Higton, Hugh Clark Kennedy, Linda McClelland, Margaret McDowall, Andy Mitchell, Jim Muir, Jon Peberdy, John Porter, Fay Rafferty, Ian Scott, Marilyn Thomson, Mungo Tulloch, Ann Wadsworth.

6. Additional Elders

Sylvia Alison, James Anderson, Peter Anderson, Stewart Anderson, John Bicket, Jeff Brown, Alan Dodds, Mairi Duff, David Gibson (deceased Oct '25), Margaret Hamilton, Jane Johnston, Lynne Kerr, David Lewis, Gillian Lynn, Donald McCorquodale, Gordon MacDonald, Margo McMurdo, Sam McVie, Robert Marr, Martin Marsh, David Matheson, Catriona Mayes (Reader), Andy Mitchell, Andrew Morton (Reader), Derek Murdoch, Fulton Murdoch, Brian Murray (Reader), Christine Murray, Deirdre Murray, David Reid, May Reid, Peigi Robb, John Ronnie, Sam Scobie, Simon Young.

Demitted 1st July '25 – Willie Craig, Catherine Hamilton, Les Kirk, Donald MacLean

7. OLMS

(Rev) Pam Bellis, Sandra Black, Duncan Campbell, Oonagh Dee, Eric Dempster, David Hume, Tom McLeod, Paula Steenbergen, Katrona Templeton, Mhairi Wallace, Kim Watt. Retired Alexander McAllister.

8. Deacons

Isabel Beck, Angela Wilson. Retired Ronald MacKinnon, Barbara Urquhart, Muriel Wilson.

Non-Voting Members

• **Corresponding Members**

Sharon Caldwell, Rev Chris Blackshaw, Rev Clare Burl, Pat Bogle, Fiona Corrigan Rev Scott Dailly, Brian Devlin, Mary Gillespie, Esmé Greenan, Susan Jackson, Rev Barbara Jenkinson, Rev Ruth Harvey, Angus McKay, Rev Gerald Moule, Jan Patterson, David Wood.

• **Readers**

Aileen Brookens, John Brown, Andrew Bruce, Marlene Cash, Liz Clarke, Alex Currie, Alan Dodds, Ian Jamieson (deceased June 24), Barbara Graham, Robert McCool, Gerrard McGeever, Robert McQuistan, Catherine Mills, Jim Morrison (demitted Jan '25), Jean Ogston, Willie Robertson, Glenn Ronald, Hilda Savill, Christine Stewart.

• **Guild Reps**

Mary Ford, Elaine Grant, Andrea Houston, Helen Kerr, Maria Lynch

• **In Training**

Simon Mann, Graeme Stewart

Principal Office-bearers

Moderator: Andrew Morton (till 14th June 2025) then Gillian Lynn

Presbytery Clerk: Christine Murray

Presbytery Treasurer: Sylvia Alison

Independent Examiner

Jeffrey Jesner

Bankers

Bank of Scotland

PO Box 1000

BX2 1L

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Following the re-structuring within the Church of Scotland, the Presbytery of Ayr united with 5 other Presbyteries to become the Presbytery of the Southwest, the Charities name being changed with effect from 7th October 2022.

The Presbytery is constituted in according with the Acts of the General Assembly of the Church of Scotland as one of the second highest ecclesiastical courts.

Membership

Those eligible to be members are determined by the law of the Church but comprise eligible Ministers of the Church, representative Elders elected by congregations within the geographical bounds and Additional Elders elected by Presbytery, usually to enlist appropriate skills.

Corresponding Members, including Readers may attend and be heard but not vote.

A full list of Members who are Charity Trustees can be found on pages 2 – 4.

Organisational Structure

Presbytery meets at least four times per annum under the chairperson of a Moderator who is elected annually. Responsibility of the day to day administration and ordering of business before Presbytery rests with the Presbytery Clerk, assisted by the Depute Clerk and Clerical Assistant. The financial affairs are supervised by the Finance Committee, under the authority of Presbytery itself. The day to day financial transactions and accounts are dealt with by the Treasurer who is elected by Presbytery. Certain other functions of Presbytery, including aspects of its administration, are delegated to appropriate Committees which report to Presbytery.

Objective and Activities

Summary

Presbytery is responsible for the supervision and pastoral of Ministers and congregations within its bounds and for supporting, assisting and promoting the work of the Church through various committees. Presbytery is also responsible for all congregations in the South West area stretching from Largs in the north to Carlisle in the south, including the islands of Arran and Cumbrae. In addition, Presbytery co-operates with other denominations, ecumenical bodies and charitable causes as appropriate from time to time.

Activities and Achievements

Presbytery believes that it performs the tasks required by the wider Church, which are largely dictated by church law, timeously and efficiently. Committees and members with special skills are always willing to be helpful in supporting Ministers and congregations and to respond to suggestions of new avenues of support. Presbytery meetings are either held in person or via Zoom.

As part of a wider review of deliverance within the Church of Scotland the Presbytery of the South West has undertaken a Review of the resources required (both physical and in terms of personnel) in order to effectively fulfil its purpose on the modern environment. This work remains ongoing.

Financial Review

The results for the year are set out in the Presbytery Accounts on pages 8 to 16

Reserves

The Presbytery held unrestricted funds of £510,188, restricted fund of £41,888, and endowment funds of £2,951 at the end of the year. The Presbytery considers these funds will enable to plan and finance future events in pursuit of its aims; enable equipment for training and other purposes to be obtained; and fund any necessary publicity material.

Statement of Trustees Responsibilities

The members of Presbytery must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Presbytery during the financial year. The members of Presbytery are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Presbytery 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 Church and must take reasonable steps for the prevention and/or the detection of fraud or other irregularities.

Approved by the Trustees and signed on their behalf



Christine Murray
Presbytery Clerk



Valerie Ott
Moderator

Date 12th September 2026

Independent Examiners' Report to the Trustees of Presbytery of the South West

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 8 - 13.

Respective responsibilities of trustees and examiners.

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 requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to our attention.

Basis of independent examiners' statement.

An 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 we do not express an audit opinion on the view given by the accounts.

Independent examiners' statement.

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - (b) 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.

Signed



Date: 16/9/26

Jeffrey Jesner
9 Arran Drive
Glasgow G46 7NL

Presbytery of the South West
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Charitable Activities	1	146,599	0	0	146,599	108,080
Investment Income		83	0	0	83	0
Deposit Interest		4,166	1,849	1,023	7,038	6,731
		150,848	1,849	1,023	153,720	114,451
Receipts from General Trustees		20,000	113,495	0	133,495	127,448
<u>Total Receipts</u>		170,848	115,344	1,023	287,215	241,899
<u>Payments</u>	2					
Charitable activities		43,431	122,479	0	165,910	169,662
<u>Total Payments</u>		43,431	122,479	0	165,910	169,662
Excess of Income over Expenses		127,417	-7,135	1,023	121,305	72,238
Transfers from Legacy Presbyteries		0	0	0	0	6,948

Presbytery of the South West
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Movement in year:					
brought forward	284,110	147,685	1,927	433,722	354,536
Excess of Receipts over Payments for the year	127,417	-7,135	1,023	121,305	72,238
Transfers from Legacy Presbyteries	0	0	0	0	6,948
Bank & deposit balances c/fwd.	<u>411,527</u>	<u>140,550</u>	<u>2,950</u>	<u>555,027</u>	<u>433,722</u>

Bank & Deposit Balances

Bank of Scotland	414,107	0	0	414,107	300,509
Investors Trust Deposit Fund	53,803	41,888	2,951	98,642	92,386
Bank of Scotland No2 Account	<u>42,278</u>	<u>0</u>	<u>0</u>	<u>42,278</u>	<u>40,827</u>
Totals	<u>510,188</u>	<u>41,888</u>	<u>2,951</u>	<u>555,027</u>	<u>433,722</u>

Investments at market value

(cost £116,311)	<u>66,662</u>	<u>15,425</u>	<u>68,016</u>	<u>150,103</u>	<u>142,055</u>
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The accounts were approved by the Presbytery of the Southwest on 12th September 2026
Signed for and on behalf of the Presbytery of the Southwest

Christine Murray

Christine Murray

Presbytery Clerk

Sylvia Alison

Sylvia Alison

Treasurer

Presbytery of the Southwest

Year ended 31st 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 financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16th July 2014 and the Financial reporting Standards applicable in the UK and Republic of Ireland (FRS102) the Charities and Trustee Investment (Scotland) Act 2005 and then Charities accounts (Scotland Regulations 2006 (as amended)).

Funds

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

Restricted funds are subject to specific requirements as to their use which may be declared by the donor or with their authority 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. 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

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met and it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the items is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregational members is not recognised. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market, a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity, this is normally upon notification of the interest paid by the bank.

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 market value at the start of the year or cost if purchased in the year.

Presbytery of the South West

Notes forming part of the financial statements for the year ending 31st December 2025

	Unrestrict ed Funds 2025 £	Restrict ed Funds 2025 £	Endowmen t Funds 2025 £	Total 2025 £	Total 2024 £
1 Analysis of Income					
Presbytery Dues	146,599	0	0	146,599	108,080
Events Income	0	0	0	0	0
	<u>146,599</u>	<u>0</u>	<u>0</u>	<u>146,599</u>	<u>108,080</u>

2 Analysis of Payments

Charitable activities

Payroll	0	111,575	0	111,575	107,595
Clerk's Expenses	1,663	0	0	1,663	3,919
Staff Expenses	145	0	0	145	590
Printing, stationery and postage	1,623	0	0	1,623	2,108
Admin costs	196	905	0	1,101	1,894
Office Equipment & Maintenance	0	0	0	0	146
IT Expenses	392	1,015	0	1,407	2,863
Office Rent/Utilities/Insurance	0	8,984	0	8,984	9,225
Members expenses	12,630	0	0	12,630	6,499
Farming Chaplain	7,555	0	0	7,555	7,219
Presbytery Building Officer	0	0	0	0	4,759
Mission Grants	5,127	0	0	5,127	2,239
Training - Worship Leaders	0	0	0	0	208
Carrick Centre Catering	165	0	0	165	0
Cochran Trust	0	0	0	0	1,679
Cairn Movement	5,800	0	0	5,800	10,600
Independent examiner's fees	0	0	0	0	810
Church of Scotland	5,687	0	0	5,687	6,951
Bank Charges	26	0	0	26	0
Misc expenses	2,421	0	0	2,421	358
	<u>43,430</u>	<u>122,479</u>	<u>0</u>	<u>165,910</u>	<u>169,661</u>

Presbytery of the Southwest

Notes forming part of the financial statements for the year ending 31st December 2025

	2025	2024
3 Payroll Costs and Numbers		
Salary and Wages	95,881	90,094
Employers N.I.	2,191	3,392
Employers Pension Contributions	11,527	11,176
Death in Service	<u>1,976</u>	<u>2,934</u>
	<u>111,575</u>	<u>107,596</u>

The average number of employees during the year, calculated on the basis of a head count, was as follows: 3 (2024 3)

4 Investments		
Market Value at 31st December	<u>150,103</u>	<u>142,005</u>
Investments at cost	<u>116,311</u>	<u>116,311</u>

5 Analysis of Net Assets Among Funds

	Unrestricted	Endowment	Restricted	Total
Investments	66,662	15,425	68,016	150,103
Current Assets	510,188	2,951	41,888	555,027
Current Liabilities	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Assets at 31st December	<u>576,850</u>	<u>18,376</u>	<u>109,904</u>	<u>705,130</u>

6 Volunteers

In common with all Presbyteries of the Church of Scotland the Presbytery benefits from the contributions made by volunteers who give their time and talents willingly for the benefit of the Presbytery. The areas of Presbyteries 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.

Presbytery of the Southwest

Notes forming part of the financial statements for the year ending 31st December 2024

7 Movements in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds	277,162	170,848	43,431	6,948	411,527
Restricted Funds	147,685	115,344	122,479	0	140,550
Endowment Funds	1,927	1,023	0	0	2,950
	426,774	287,215	165,910	6,948	555,027
Legacy Presbyteries	6,948	0	0	-6,948	0
	433,722	287,215	165,910	0	555,027

The individual list of restricted and endowment funds held is as listed in Appendix 2.

Presbytery of the South West
Year ended 31 December 2025

<u>Appendix 1 - Investments Held</u>	<u>No of Units</u>	<u>£</u>
General Purposes	170	1,170
Miss Milroy Bursary Trust	1000	6,880
Girvan Bursary Trust	2723	18,734
Hillhouse Bequest - Cumnor Hall	1576	10,843
Jane Houldsworth Bequest Fund	366	2,518
Lusk Bursary Fund	452	3,110
Mackie Knockgerran Bursary Trust	2565	17,647
Benevolent Fund	1633	11,235
William Smith Bequest	899	6,185
Rev J C Higgins Memorial Fund	214	1,472
Ministry Support Fund	395	2,718
William Thomson Bequest	305	2,098
General Presbytery Purposes	843	9,602
General Purposes	4907	55,891
		<u>150,103</u>

Presbytery of the Southwest
Year ended 31 December 2025

Appendix 2 - List of Individual Funds

Restricted	£
Property Surveys	64,006
Martyrs Trust 1	31,568
Martyrs Trust 2	7,758
Christian Education Committee	155
Moderators Tour Fund	16,022
Property Inspection Account	50
Ministry Support Fund	2,718
Presbytery Survey Funds	24,645
Benevolent Fund	11,235
Rev J C Higgins Memorial Fund	1,472
Ministry Support Fund	2,718
	162,347
Endowment	
Mackie Knockgerran Bursary Trust	17,647
Girvan Bursary Trust	18,734
Miss Milroy Bursary Trust	6,880
Hillhouse Bequest - Cumnor Hall	10,843
Jane Houldsworth Bequest Fund	2,518
Lusk Bursary Fund	3,110
William Smith Bequest	6,185
William Thomson Bequest	2,098
	68,015