

STEWARTON UNITED REFORMED CHURCH

ACCOUNTS FOR THE YEAR

31ST DECEMBER 2025

United Reformed Church Number 13 E 09

Scottish Charity Number: SC: 004941

STEWARTON UNITED REFORMED CHURCH
22 LAINSHAW STREET, STEWARTON, AYRSHIRE KA3 5BU
TRUSTEES ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2025
SCOTTISH CHARITY No: SC 004941

Board of Trustees

Minister: Rev L Thomson
Secretary: Elizabeth Carty
Treasurer: Jacqueline Gillon

Deacons: Carol Bell
 Elizabeth Carty
 Jacqueline Gillon
 Eileen Millar
 Leslie Schramm

The Minister and Board of Trustees of Stewarton United Reformed Church in their capacity as charity trustees present the Annual Report to the Church.

Status and Organisation

Stewarton United Reformed Church is an unincorporated association established in terms of the United Reformed Church Act 2000 and is a registered Scottish Charity. The congregation have the right to call a minister or lay reader. The congregation also elects and ordains the deacons.

Activities and Achievements

During 2018 the Synod acquired former bank premises at 22 Lainshaw Street Stewarton which the congregation have paid to have converted. The purchase was in part funded by the sale of the previous church and hall buildings at 6 New Street Stewarton. The congregation continues to worship at 10.30am each Sunday at 22 Lainshaw Street with other public services being held on special occasions.

FINANCE REVIEW

In common with other denominational organisations decreasing congregations have necessitated sharing a minister on a linked charge basis supported by pulpit supply.

The Trustees acknowledge the £1,925 surplus for the year, which has allowed the total Reserve Funds to increase to £20,999. Potential transfer to the fabric reserve account may be considered at the Annual Congregational Meeting

E Carty

Elizabeth Carty
Date: 24 August 2026

SC: 004941**Independent Examiner's Report to the Trustees**

I report on the accounts of the charity for the year ended 31 December 2025.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. The charity 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 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 seeking 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:
 - 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.

Andrew Howat

**Andrew Howat
Chartered Accountant
11 Piersland Place
Irvine
Ayrshire KA11 1QF**

Date: 24 August 2026

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED
31ST DECEMBER 2025**

	Unrestricted Fund 2025	Designated Funds 2025	Total 2025	Total 2024
Income resources from generated funds				
Voluntary Income	7,183	-	7,183	6,900
Activities for Generating Income	1,701	-	1,701	1,465
Miscellaneous Income	2,272	-	2,272	6,430
	-----	-----	-----	-----
Total Incoming Resources	11,156	-	11,156	14,795
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<u>Resources Expended</u>				
Charitable Activities	9,231	-	9,231	14,540
Grants & Donation Made	-	-	-	-
Governance Costs	-	-	-	-
	-----	-----	-----	-----
Total Resources Expended	9,231	-	9,231	14,540
	-----	-----	-----	-----
Net Incoming/Outgoing Resources	1,925	-	1,925	255
Inter Funds Transfer	-	-	-	-
Total Funds Brought Forward	9,014	10,060	19,074	18,819
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Total Funds Carried Forward	10,939	10,060	20,999	19,074
	=====	=====	=====	=====

STEWARTON UNITED REFORMED CHURCH

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STATEMENT OF BALANCES AS AT 31ST DECEMBER 2025

<u>ASSETS</u>	<u>2025</u>	<u>2024</u>
	£	£
<u>Cash & Bank</u>		
Current Account	20,932	19,007
Northern Rock	67	67
	-----	-----
	£ 20,999	£ 19,074
	=====	=====

FUNDS**General Reserve Fund (Unrestricted)**

Balance Forward	9,014	8,759
Surplus/ (Deficit) for year	1,925	255
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	10,939	9,014

Restoration Fund (Restricted)

Balance Forward	10,060	10,060
Interest	-	-
	-----	-----
	£ 20,999	£ 19,074
	=====	=====

Approved by the Trustees and signed on their behalf

E Carty

Elizabeth Carty
Secretary

Date: 24 August 2026

NOTES TO THE ACCOUNT

1. The church premises at 22 Lainshaw Street Stewarton were acquired by the Synod and therefore the costs are reflected in their financial statements. No value is attributed to fixtures and fittings owned by the congregation.
2. General Reserve Fund is an unrestricted fund for the day to day transactions of the Church including normal fabric repair and maintenance.
3. During the year there were no direct payments to charity trustees. In addition the Elders approved payments in respect of pulpit supply and related expenses totalling £ 910 (2025 £ 660).

**Stewarton United Reformed Church
Income and Expenditure Statement
Year to 31 December 2025**

		2025		2024	
		£	£	£	£
RECEIPTS IN YEAR					
Collections	Plate		225.00		241.50
	FWO		6,958.00		6,658.00
			-----		-----
			7,183.00		6,899.50
Donations/Rents	Private		1,701.00		1,465.30
Miscellaneous Income			2,271.30		6,430.00
			-----		-----
			11,155.30		14,794.80
EXPENDITURE IN YEAR					
Ministry		-		-	
URC - Ministry and Mission		535.00		699.96	
URC - Synod Support		600.00		460.00	
Pulpit Supply		910.00		660.00	
Insurance		628.83		621.66	
Repairs and maintenance		4,547.25		6,276.60	
Hymnal Music System		-		2,367.50	
Electricity and Gas		1,777.36		3,191.45	
Sundries		231.82		263.32	
			9,230.26		14,540.49
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SURPLUS/(DEFICIT) IN YEAR		£ 1,925.04		£ 254.31	
BANK BALANCE 1 January 2025		£ 19,073.67		£ 18,819.36	
BANK BALANCE 31 December 2025		£ 20,998.71		£ 19,073.67	