

**Ardrossan and Saltcoats Kirkgate Parish
Church of Scotland**

ACCRUED (SORP COMPLIANT) ACCOUNTS

Trustees' Report and Financial Statements

For the year ended 31 December 2025

Congregation No: 120645

Charity No: SC 023003

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Trustees' Report and Financial Statements
For the year ended 31 December 2025

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Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

The Trustees present the annual report and accounts for the Ardrossan and Saltcoats Kirkgate Parish Church for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and Administrative Information

Charity Name:	Ardrossan and Saltcoats Kirkgate Parish Church
Charity Registration Number:	SC 023003
Congregation Reference No:	120645
Contact Address:	John Stewart Ardrossan and Saltcoats Kirkgate Parish Church 30 Chapelwell Street Saltcoats KA21 5EA

Trustees

Kirk Session

John Armstrong	Helen Kerr (admitted February 2025)	Roseann McLean
June Armstrong	John Kerr (admitted February 2025)	Stuart McMahon
Andrew Bruce	Fiona Liddell	Jemima McSwan
Vivien Bruce	Evelyn Long (admitted November 2025)	Barbara McWilliam
Alison Buick	Ian Martin	Celia Meney
John Campbell (admitted November 2025)	Pamela Martin	Edith Murchie
Margaret Cassidy	Rodger McBride	Annabelle O'Hanlon
Moirá Cooper	Elizabeth McCracken	John O'Hare (admitted February 2025)
Anne Dailly (admitted April 2025)	Solveig McCulloch (deceased November 2025)	Margaret O'Hare (admitted February 2025)
Morag Forsyth	Lynda McDougall	Jean Rainey
Jennifer Fox	Harry McIlreavy	Pauline Reid
Susan Gill	Kathleen McIlreavy	John Stewart
Evelyn Green	Eunice McInnes	Mary Stewart
Maureen Hunter	Rebecca McLay	Agnes Wilkie

Principal Office-bearers

Moderator:	Nigel Chikanya
Session Clerk:	Vivien Bruce
Clerk to the Board:	N/A
Church Treasurer:	John Stewart

Advisors

Independent Examiner

JRD LLP
11 Portland Road
Kilmarnock
KA1 2BT

Bankers

The Royal Bank of Scotland
67-69 High Street
Irvine
KA12 0AL

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC023003 and is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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.

Organisational Structure

The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets a minimum of six times a year is responsible for spiritual affairs within the church.

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

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.

Services of worship are normally held on Sundays at 10.45 and on Thursdays at 10.30, with Communion being held frequently throughout the year. Attendance at Sunday School continues to grow, and it is good to see the young people becoming involved. Our prayer group meets monthly after worship. Once a month we continue fellowship after the service with tea and coffee. Two Bible study groups meet weekly, one in the morning and the other in the evening. Our pastoral care group is very busy keeping in touch with the elderly, the housebound and the sick. Fundraising events such as coffee mornings, quizzes, fashion shows, a craft fair and the Christmas fair have taken place this year. Our lunch club for those in need is very busy every Friday, at which time food bank parcels are also handed out. Our Guild is holding meetings twice per month and these have been very well-attended.

Achievements and Performance

Services of worship are well-attended, as are all fund-raising activities. All who visit us comment on our bright surroundings, relaxed seating and enhanced audio equipment.

Our church magazine is normally distributed nine times throughout the year to all households with connections to the congregation. The magazine is now distributed by email with paper copies being mailed to those who prefer to receive it this way, and being available at the church door. Sunday services are recorded and are available on our website and have a good number of views each week. Our magazine is also available on our website.

We are pleased that our lunch club for those in need continues to grow in popularity, with around 40 people attending each week, and a growing sense of purpose and friendship amongst the volunteers who come from various local churches. We are also able to provide food parcels at this time, as well as advice on financial matters and addictions.

The congregation is very generous. We were delighted to be able once again to fill over 200 shoeboxes this year for the Blythswood trust, and to collect for Christmas gifts and donations to be distributed by The Night before Christmas. In addition our members gave graciously to several retiring offerings held throughout the year. The sale of cards by our Craft Team continues to be very successful. This year we have held a number of extra fundraising activities to help with the cost of a new kitchen.

We are recognised as being a friendly, caring and warm congregation.

Numbers attending Sunday worship have continued to increase over the past year, and we have had several people joining by transfer of certificate and by profession of faith.

Financial Review

Our givings this year have risen to £63,186. Sadly we have lost a number of members who supported the church very well financially. As usual we have benefitted greatly from support of the Church Organisations (£4,162) such as the Country Dance Group, Craft Group and the Guild. Their support is invaluable. There is certainly scope to increase our income from Gift Aid (2025 - £10,861) as an increasing percentage of our givings through the plate are in cash – some of this could be gift-aided if contributors request envelopes or take out a Standing Order. Fundraising was again a major contributor to our income – over £8,000. We had a particularly good year for fundraising as we were raising funds for the kitchen renovation in 2026.

Unsurprisingly our allocation for Giving to Grow has increased from £48,218 to £53,606 for 2026. This amounts to over £1,000 a week before we finance all the other aspects of our church. Other expenses such as Heat & Light, Insurance and Council Tax will continue to rise as usual. It has been a relatively quiet year in Fabric terms but we are now pushing on with essential renovation of the kitchen and work is required on the decking at the rear of the Manse. Our Fabric Fund received a major boost in 2025 with a very generous grant of £4,700 from the Benefact Trust.

Plans for Future

The Church plans to upgrade the halls and kitchen in the coming year if funds allow.

Investment Policy

The Church uses the Church of Scotland Investor's Trust to invest funds.

Risk Management

The main risk facing our aging and decreasing congregation is a reduction in income. This could impact on the running of our church and maintenance of our buildings.

Our congregation is aging and this is reflected in the Kirk Session and Office Bearers. We try to spot new talent and have invited non elders to serve on the various Kirk Session committees.

The Church has risk management protocols in place covering health and safety, fire protection and safeguarding. These are regularly updated.

Trustees' Annual Report

For the year ended 31 December 2025

Reserves Policy and Going Concern

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds of £52,496 of which £25,954 had been designated for fabric fund. The remaining balance of £26,542 represents about six months expenditure.

The church also held £3,396 of restricted funds which have been provided for the purposes specified in Note 12.

Statement of Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

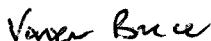
Charity law in Scotland requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable or prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure the financial statements comply with the Charities and Investment (Scotland) Act 2000 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 1 March 2026 and signed on their behalf,



Vivien Bruce
Session Clerk

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Independent Examiner's Report to the Trustees of Ardrossan & Saltcoats Kirkgate Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 14.

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) (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

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 8 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.



Name **Graham Love B.A., C.A.**
Chartered Accountant (ICAS)

Address: **JRD LLP**
11 Portland Road
Kilmarnock
KA1 2BT

Date **1 March 2026**

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Statement of Financial Activities
For the year ended 31 December 2025

	Note	Unrestricted Funds 2025	Designated Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total Funds v	Unrestricted Funds 2024	Designated Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total Funds 2024
		£	£	£	£	£	£	£	£	£	£
Income and endowments from:											
Donations and legacies	1	75,411	9,676	-	-	85,087	67,885	13,438	-	-	81,323
Charitable activities	2	11,117	2,893	-	-	14,010	11,727	-	-	-	11,727
Investments	3	204	125	954	-	1,283	366	-	-	1,000	1,366
Other	4	-	-	-	-	-	5,694	-	-	-	5,694
Total Income		86,733	12,694	954	-	100,380	85,672	13,438	-	1,000	100,110
Expenditure on:											
Raising funds	5	-	-	-	-	-	-	-	-	-	-
Charitable activities		90,849	5,048	190	-	96,087	82,881	24,148	128	2,000	109,156
Other		600	-	-	-	600	600	-	-	-	600
Total Expenses		91,449	5,048	190	-	96,687	83,481	24,148	128	2,000	109,756
Net income/expenditure before gains and losses on investments		(4,716)	7,646	764	-	3,694	2,191	(10,710)	(128)	(1,000)	(9,646)
Gain/(Loss) on revaluation or disposal of		-	-	-	511	511	-	-	-	155	155
Net income/expenditure before transfers		(4,716)	7,646	764	511	4,204	2,191	(10,710)	(128)	(845)	(9,491)
Transfers between funds		(10,380)	14,080	(3,700)	-	-	3,425	(1,150)	-	(2,275)	-
Net movement in funds		(15,096)	21,726	(2,937)	511	4,204	5,616	(11,860)	(128)	(3,120)	(9,491)
Reconciliation of funds:											
Total funds brought forward	17	41,586	4,280	6,332	17,312	69,511	35,970	16,140	6,460	20,432	79,001
Total funds carried forward		26,490	26,006	3,396	17,823	73,715	41,586	4,280	6,332	17,312	69,511

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Balance Sheet

At 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
	Note					
Fixed Assets						
Tangible Fixed assets	8	-	-	-	-	-
Investments	9	-	-	17,632	17,632	17,121
		-	-	17,632	17,632	17,121
Current Assets						
Debtors	10	11,000	-	-	11,000	11,000
Church of Scotland Investors Trust		-	-	-	-	-
Bank and cash		42,097	3,396	191	45,684	41,989
Church Organisations		-	-	-	-	-
		53,097	3,396	191	56,684	52,989
Creditors						
Falling due within one year	11	600	-	-	600	600
		600	-	-	600	600
Net Current Assets		52,497	3,396	191	56,084	52,389
Net Assets		52,497	3,396	17,822	73,716	69,510
The funds of the charity:						
Unrestricted Income Funds	14					
General funds		26,491	-	-	26,491	41,586
Designated funds		26,007	-	-	26,007	4,280
		52,498	-	-	52,498	45,866
Restricted Income Funds	14	-	3,396	-	3,396	6,332
Endowment Funds	14	-	-	17,822	17,822	17,312
Total Charity Funds		52,498	3,396	17,822	73,716	69,511

The accounts were approved by the Kirk Session on 1 March, 2026
for and on behalf of the Kirk Session

Vivien Bruce

Vivien Bruce
Session Clerk

John Stewart

John Stewart
Church Treasurer

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 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.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (effective 1 January 2019).

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended), the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (effective 1 January 2019).

Fund accounting

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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the 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.

Designated funds are generally bequests and legacies left to the Church which are available for any large expenditure.

Income

All donations and gifts are included within income under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Expenditure

Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible fixed assets

The charity owns and uses for its charitable objects certain tangible fixed assets, including the Church halls. No consideration is payable for the use of the Church. Expenditure incurred on the repair and maintenance of these assets is charged as expenditure in the statement of financial activities in the period in which the liability arises.

The Trustees' policy is to write off fixtures and plant in the year of purchase.

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.

Taxation

Ardrossan & Saltcoats Kirkgate Parish Church of Scotland 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 resources expended therefore include irrecoverable input VAT.

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

	Unrestricted Funds		Restricted Funds		Endowment Funds		Total Funds		Unrestricted Funds		Restricted Funds		Endowment Funds		Total Funds	
	2025	2025	2025	2025	2025	2025	2025	2025	2024	2024	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
1 Donations and Legacies																
Offerings	63,186	-	-	-	-	63,186	62,205	-	-	-	-	-	-	-	62,205	-
Tax recovered on Gift Aid	10,861	-	-	-	-	10,861	10,563	-	-	-	-	-	-	-	10,563	-
General Trustees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grants	4,700	-	-	-	-	4,700	3,050	-	-	-	-	-	-	-	3,050	-
Other - Church Organisations	4,162	-	-	-	-	4,162	1,630	-	-	-	-	-	-	-	1,630	-
Other Donations & Income	2,178	-	-	-	-	2,178	3,875	-	-	-	-	-	-	-	3,875	-
	85,087	-	-	-	-	85,087	81,323	-	-	-	-	-	-	-	81,323	-
2 Income from charitable activities																
Regular fundraising events	11,079	-	-	-	-	11,079	9,024	-	-	-	-	-	-	-	9,024	-
Weddings and Funerals	1,287	-	-	-	-	1,287	1,268	-	-	-	-	-	-	-	1,268	-
Use of Premises	-	-	-	-	-	-	1,434	-	-	-	-	-	-	-	1,434	-
Advertising Income	1,644	-	-	-	-	1,644	-	-	-	-	-	-	-	-	-	-
	14,010	-	-	-	-	14,010	11,727	-	-	-	-	-	-	-	11,727	-
3 Investment income																
Deposit interest	-	-	-	-	-	-	-	-	-	-	-	-	36	-	36	-
Dividends received	-	954	-	-	-	954	-	-	-	-	-	-	965	-	965	-
Bank interest	329	-	-	-	-	329	366	-	-	-	-	-	-	-	366	-
	329	954	-	-	-	1,283	366	-	-	-	-	-	1,000	-	1,366	-
4 Other income																
Insurance claim	-	-	-	-	-	-	1,694	-	-	-	-	-	-	-	1,694	-
General Trustees	-	-	-	-	-	-	4,000	-	-	-	-	-	-	-	4,000	-
	-	-	-	-	-	-	5,694	-	-	-	-	-	-	-	5,694	-
Total Income	99,426	954	-	-	-	100,380	99,110	-	-	-	-	-	1,000	-	100,110	-

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

	Unrestricted Funds		Restricted Endowment Funds		Total Funds		Unrestricted Funds		Restricted Endowment Funds		Total Funds	
	2025	2025	2025	2025	2025	2025	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£	£	£	£	£	£
5 Analysis of Expenditure												
Raising Funds												
Investment Manager's Fees	-	-	-	-	-	-	-	-	-	-	-	-
Offering Envelopes	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Charitable Activities												
Giving to Grow Allocation	48,218	-	-	-	48,218	47,173	-	-	-	-	47,173	-
Presbytery Dues	1,592	-	-	-	1,592	1,077	-	-	-	-	1,077	-
Voluntary Additional Stipend	-	-	-	-	-	-	-	-	-	-	-	-
Minister's Expenses	6,527	-	-	-	6,527	4,812	-	-	-	-	4,812	-
Ministerial Assistance	-	-	-	-	-	-	-	-	-	-	-	-
Pulpit Supply	850	-	-	-	850	825	-	-	-	-	825	-
Other salary costs	3,732	-	-	-	3,732	3,782	-	-	-	-	3,782	-
Fabric Repairs & Maintenance	13,500	-	-	-	13,500	24,292	-	-	-	-	24,292	-
Council Tax	3,368	-	-	-	3,368	3,143	-	-	-	-	3,143	-
Heat and Light	4,914	-	-	-	4,914	5,874	-	-	-	-	5,874	-
Telephone	854	-	-	-	854	977	-	-	-	-	977	-
General Insurance	4,162	-	-	-	4,162	3,948	-	-	-	-	3,948	-
Printing and Stationery	1,543	-	-	-	1,543	5,874	-	-	-	-	5,874	-
Organ & Music	1,128	-	-	-	1,128	1,141	-	-	-	-	1,141	-
Other expenses	5,508	190	-	-	5,698	4,109	128	128	2,000	2,000	6,237	-
	95,896	190	-	-	96,087	107,028	128	128	2,000	2,000	109,156	-
	-	-	-	(511)	(511)	-	-	-	(155)	(155)	(155)	-
	-	-	-	(511)	(511)	-	-	-	(155)	(155)	(155)	-
(Gain)/Loss on Investments												
Other												
Independent Examiner's Fee	600	-	-	-	600	600	-	-	-	-	600	-
	600	-	-	-	600	600	-	-	-	-	600	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditure	96,496	190	(511)	(511)	96,176	107,628	128	128	1,845	1,845	109,601	109,601

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements **For the year ended 31 December 2025**

	2025	2024
	£	£
6 Staff costs and numbers		
Salaries and wages	3,550	3,374
Social security costs	-	-
Pension costs	-	-
	<u>3,550</u>	<u>3,374</u>

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

	2025	2024
Ministerial support	-	-
Music staff	1	1
Premises maintenance	-	-
	<u>1</u>	<u>1</u>

No employee had employee benefits in excess of £60,000 (2024: nil).

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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

7 Trustee Remuneration and Related Party Transactions

Nigel Chikanya, Minister, was reimbursed for any travel and other expenses totalling £6,527 (2024: £4,812) comprising of travel £3,746 (2024: £2,878), telephone/internet £1,095 (2024: £892) and computer purchases £1,686 (2024: £1,042). There was no additional voluntary stipend in 2025 or 2024.

Mr S McMahon who is a member of the Kirk session received £3,550 (2024: £3,347) for providing his services as organist during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of approximately £18,000 was donated to the congregation by trustees.

8 Tangible Fixed Assets

Ownership of the charity's properties - the church building and the manse - vest with the General Trustees of the Church of Scotland and not with the charity itself. No consideration is payable to the Church of Scotland for the use of these properties. The charity has title to the church halls. A current value of this property has yet to be determined.

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

9 Investments

	2025 £	2024 £
Market value at 31 December 2024	17,121	16,966
Additions/(Disposals)	-	-
Unrealised gain / (loss) on investments	511	155
Market value at 31 December 2025	<u>17,632</u>	<u>17,121</u>
Investments at cost	<u>16,997</u>	<u>16,997</u>
The following investments are held:		
Church of Scotland Investor's Trust; 1,548 (2021: 1,548) Income Fund Units	17,632	17,121
Church of Scotland Investor's Trust; NIL (2021: NIL) Growth Fund Units	-	-
	<u>17,632</u>	<u>17,121</u>

10 Debtors

	2025 £	2024 £
Gift Aid Tax Refund Due	11,000	11,000
Recoverable VAT Due	-	-
	<u>11,000</u>	<u>11,000</u>

11 Creditors

	2025 £	2024 £
Accruals	600	600
	<u>600</u>	<u>600</u>

12 Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	-	-	-	17,632	17,632
Current Assets	27,090	26,007	3,396	191	56,684
Current Liabilities	(600)	-	-	-	(600)
Net assets at 31 December 2025	<u>26,490</u>	<u>26,007</u>	<u>3,396</u>	<u>17,822</u>	<u>73,716</u>

13 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational 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.

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

14 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2025 £
Endowment funds					
Knoxland Bequest	17,121	511	-	-	17,631
General Purposes	-	-	-	-	-
Mrs Workman Bequest	191	-	-	-	191
	<u>17,312</u>	<u>511</u>	<u>-</u>	<u>-</u>	<u>17,822</u>
Restricted funds					
Kirk Session Benevolent Fund	-	-	-	-	-
Kirk Session Discretionary Fund	397	-	(190)	212	419
Ministers Benevolent Fund	3,212	-	-	(3,212)	-
Mrs M Reid Bequest	2,245	954	-	(700)	2,499
Organ Fund	478	-	-	-	478
Refurbishment Funds	-	-	-	-	-
	<u>6,332</u>	<u>954</u>	<u>(190)</u>	<u>(3,700)</u>	<u>3,396</u>
Unrestricted funds					
Designated Fabric Fund	4,015	7,869	(2,931)	17,000	25,954
Designated Cottage Fund	-	-	-	-	-
Designated Guild Fund	206	1,310	(1,161)	(300)	55
Designated Young Persons Fund	17	-	-	-	17
Designated Craft Group Fund	-	1,904	(186)	(1,750)	(33)
Designated Country Dance Fund	42	1,612	(770)	(870)	14
Investors Trust Deposit Fund	-	-	-	-	-
General Fund	41,587	86,733	(91,449)	(10,380)	26,491
	<u>45,867</u>	<u>99,428</u>	<u>(96,497)</u>	<u>3,700</u>	<u>52,498</u>
Total funds	<u>69,511</u>	<u>100,892</u>	<u>(96,687)</u>	<u>-</u>	<u>73,716</u>
	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2024 £
Endowment funds					
Knoxland Bequest	20,242	1,155	(2,001)	(2,275)	17,121
General Purposes	-	-	-	-	-
Mrs Workman Bequest	191	-	-	-	191
	<u>20,433</u>	<u>1,155</u>	<u>(2,001)</u>	<u>(2,275)</u>	<u>17,312</u>
Restricted funds					
Kirk Session Benevolent Fund	-	-	-	-	-
Kirk Session Discretionary Fund	525	-	(128)	-	397
Ministers Benevolent Fund	3,212	-	-	-	3,212
Mrs M Reid Bequest	2,245	-	-	-	2,245
Organ Fund	478	-	-	-	478
Refurbishment Funds	-	-	-	-	-
	<u>6,460</u>	<u>-</u>	<u>(128)</u>	<u>-</u>	<u>6,332</u>
Unrestricted funds					
Designated Fabric Fund	11,447	10,864	(22,887)	4,592	4,015
Designated Cottage Fund	4,592	-	-	(4,592)	0
Designated Guild Fund	60	1,160	(814)	(200)	206
Designated Young Persons Fund	17	-	-	-	17
Designated Country Dance Fund	24	1,414	(446)	(950)	42
Investors Trust Deposit Fund	-	-	-	-	-
General Fund	35,970	85,672	(83,480)	3,425	41,587
	<u>52,109</u>	<u>99,110</u>	<u>(107,627)</u>	<u>2,275</u>	<u>45,867</u>
Total funds	<u>79,002</u>	<u>100,265</u>	<u>(109,756)</u>	<u>-</u>	<u>69,511</u>

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Notes forming part of the financial statements
For the year ended 31 December 2025

15 Purposes of Endowment Funds

Income from the Knoxland Bequest is to be used to assist the needy of the congregation.

Income from Mrs Workman's Bequest fund is to be used to assist Sunday school duties.

Purposes of Restricted Funds

Benevolent Fund: This is a fund to assist the needy of the congregation.

Discretionary Fund: The Kirk session uses these funds at their discretion to assist those in need.

Minister's Benevolent Fund: This is a fund to provide monies for benevolent purposes at the minister's

Mrs M Reid's Bequest: This is a fund to provide monies for special projects which will benefit the Church.

Organ Fund: The Kirk Session uses these funds for major organ repairs.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

Guild Fund: The Trustees have set aside funds for the Guild activities.

Young Persons Fund: The Trustees have set aside funds for use by the Young Person's Church/ Youth fellowship

Country Dance Fund: The Trustees have set aside funds for use by the Country Dance Club.

16 Collections for Third Parties	2025 £	2024 £
Christian Aid	854	570
Kitchen Fund	934	-
Rev Templeton	500	-
CELED	-	230
Harbour Centre	-	170
Argyle Centre	300	370
Food Bank	-	155
Blythswood	180	100
Night Before Christmas	-	35
Poppy Appeal	320	240
	<u>3,088</u>	<u>1,870</u>

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Appendix 1 to the financial statements
For the year ended 31 December 2025

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

	2025	2024
	£	£
CAPITAL ACCOUNT		
Consolidated Fabric fund - cost	94,627	64,641
Gain	4,570	29,986
Transfer to Kirkgate Parish Church	-	-
	<u>99,197</u>	<u>94,627</u>
 Market Value of Balances at 31 December	 <u>99,197</u>	 <u>94,627</u>
 Deposit Fund		
Credit Balance at 1 January	-	-
Net proceeds of sale of Church Cottage	-	-
	<u>-</u>	<u>-</u>
 REVENUE ACCOUNT		
Consolidated Fabric fund		
Credit Balance at 1 January	4,028	4,557
Interest/Dividends received	3,490	3,697
Property costs	(350)	(4,226)
	<u>7,168</u>	<u>4,028</u>
Transfer to Kirkgate Parish Church	-	-
Credit Balance at 31 December	<u>7,168</u>	<u>4,028</u>
 BY THE CHURCH OF SCOTLAND UNICORPORATED COUNCILS AND COMMITTEES		
Temporary Account		
Credit Balance at 1 January	-	-
Net proceeds of sale of Montgomery Crescent Manse	-	-
Transfer to Kirkgate Parish Church	-	-
Interest Received	-	-
	<u>-</u>	<u>-</u>

This page does not form part of the charity's statutory accounts.

Ardrossan and Saltcoats Kirkgate Parish Church of Scotland

Appendix 2 to the financial statements
For the year ended 31 December 2025

Income and Expenditure Account

	2025		2024		Budget 2026
	£	£	£	£	£
<u>General Account</u>					
Income for Year					
Offerings	63,186		62,205		64,000
Gift Aid	10,861		10,563		10,900
Weddings and Funerals	1,287		1,268		1,250
Use of Premises	1,644		-		-
Investment Income	1,158		1,367		1,200
Regular Fundraising Events	8,035		9,024		7,500
Other Income	2,178		1,755		6,500
		88,349		86,183	91,350
Expenditure for Year					
Giving to Grow	48,218		47,173		53,606
Presbytery Dues	1,592		1,077		1,600
Minister's Expenses	6,527		4,812		6,000
Ministerial Assistance	-		-		-
Pulpit Supply	850		825		800
Other salary costs	3,732		3,782		3,800
Fabric Repairs & Maintenance	10,569		1,405		1,500
Council Tax	3,368		3,143		3,600
Other Buildings Costs	9,930		10,798		11,500
Church Office Expenses	1,543		5,874		900
Organ & Music	1,128		1,141		1,200
Other expenses	5,698		6,237		2,000
Independent Examiner's / Auditor's Fee	600		600		600
Offering Envelopes	-		-		200
		93,756		86,868	87,306
Surplus/(Deficit) for Year		<u>(5,407)</u>		<u>(685)</u>	<u>4,044</u>
<u>Fabric Account</u>					
Income for Year					
Transfer from General Trustees	-		4,000		
Insurance Claim	-		1,694		
Grants	4,700		3,050		
Investment Income / Interest	125		-		
Donations	3,044		2,120		
		7,869		10,864	
Expenditure for Year					
Fabric Repairs & Maintenance	2,931		22,887		
Other expenses	-		-		
		2,931		22,887	
Surplus/(Deficit) for Year		<u>4,938</u>		<u>(12,024)</u>	

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