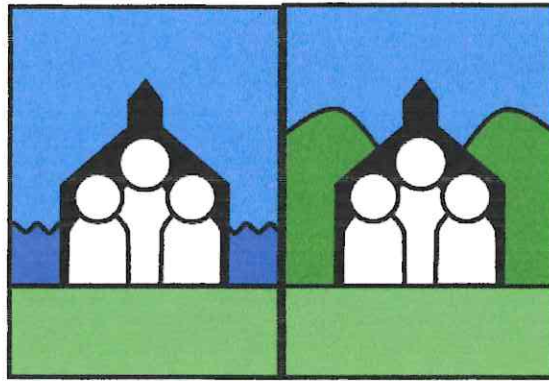




**THE CHURCH OF SCOTLAND
BALLANTRAE & ST COLMON PARISH CHURCH**

**CONGREGATIONAL ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

CONGREGATION No. 100541

CHARITY No. SC008536

Ballantrae & St Colmon Parish Church

Year ended 31st December 2025

SCO08536

Report of the Independent Examiner

Respective responsibilities of Trustees and examiner:

The charity Trustees consider that an independent examination is needed under section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005.

It is my responsibility to examine the accounts 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 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 accounts.

Independent examiner's statement:

In the course of my examination of the statement of accounts for the year ended 31st December 2025 no matter has come to my attention:

1. Which gives reasonable cause to believe that in any material respect:- accounting records have not been kept in accordance with Section (44)(1)(c) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 – the accounts do not accord with those records – the statement of accounts do not comply with any requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Lucy Parris, c/o 6 Crofthead Road, Prestwick, KA9 1HW

Date 13th April 2026

Trustees' Annual Report Year ended 31 December 2025

The Trustees present the annual report and accounts for the Ballantrae & St Colmon Parish Church for the year ended 31st December 2025

Reference and Administrative Information

Charity Name:	Ballantrae & St Colmon Parish Church
Charity Registration Number:	SC008536
Congregation Reference No:	100541
Contact Address:	Mr Colin McNally 37 Main Street, Ballantrae KA26 0NA

Trustees - Kirk Session

Mr G Bain	Elder	Mrs M Bean	Elder	Mrs G Campbell	Elder
Mrs L Greenhill	Elder	Mr D McCuthceon	Elder	Dr H Maxwell	Elder
Mrs B Nelson	Elder	Mr J McIlwraith	Elder	Mr J McKinley	Elder
Mr C McNally	Elder	Mrs C Strain	Elder		

Minister:	Rev T Corney
Session Clerk:	Mrs C Strain
Church Treasurer:	Mr C McNally
Independent Examiner:	Mrs L Parris
Bankers:	The Royal Bank of Scotland, Ayr

Trustees' Annual Report Year ended 31 December 2025

Structure, Governance and Management

Union – the Union of Ballantrae and St Colmon churches took place on 1st January 2025, and we held a special service in St Colmon Kirk to which the congregation, minister and representatives of South West Presbytery attended. Although the parishes have been linked for a number of years and we have shared the same minister over this time, it was good for us all to think how we might work together in future years to bring our faith witness to our communities

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form)

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity Trustees. The Minister is a Trustee and chairman of the Trustees who has been elected by the congregation and inducted by presbytery. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have appropriate gifts and skills..

Organisational Structure

The Kirk Session meets five times a year and is responsible for spiritual affairs within the church. Sub Committees are set up for specific purposes as required.

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.

The minister of Ballantrae and St Colmon Parish Church resides in the manse in Ballantrae village.

The Church holds services every Sunday at 10.00am at St Colmon and 11.30am at Ballantrae, with special services held during Easter and Christmas. Occasional services are held at Barrhill and Glenapp Churches. Holy Communion is celebrated four times a year.

Ballantrae & St Colmon Parish Church during 2026

Weekly coffee times have continued on Tuesdays in the Bricc House and Wednesdays in St Colmon Kirk Hall. This is open to everyone from the community, and we have a large core of people who attend regularly. Many of these people have no connection to the church but have been willing to assist with fundraising activities when asked.

Glenapp church is open on the third Wednesday of each month for a service at 2pm.

The members of the Kirk Session have prepared 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, reflect the financial position of the Church at that time. This has been 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 of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities

Approved by the Trustees and signed on their behalf,

A handwritten signature in black ink, appearing to read 'Claire Strain', written in a cursive style.

Claire Strain

Date: 13th April 2026

BALLANTRAE & ST COLMON PARISH CHURCH

RECEIPTS and PAYMENTS ACCOUNT

Year ended 31st December 2025

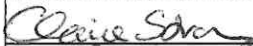
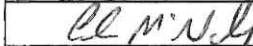
	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
RECEIPTS						
Donations	1	34,316	0	0	34,316	30,396
Legacies	2	0	0	0	0	0
Activities for Generating Funds	3	5,987	0	0	5,987	7,169
Bank & Deposit Interest	4	0	0	0	0	0
Transfer from Union		29,443				
Investment Income	5	3,723	0	0	3,723	4,299
		<u>73,469</u>	<u>0</u>	<u>0</u>	<u>73,469</u>	<u>41,864</u>
Rental of Premises	6	4,416	0	0	4,416	4,416
Sale of Assets	7	0	0	0	0	0
Sale of Investments	8	0	0	0	0	15,005
Grants	9	0	0	0	0	0
Receipts from General Trustees	10	0	0	0	0	0
Other Receipts		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RECEIPTS		<u>77,885</u>	<u>0</u>	<u>0</u>	<u>77,885</u>	<u>61,285</u>
PAYMENTS						
Costs of Generating Funds	11	0	0	0	0	0
Charitable Activities	12	73,704	0	0	73,704	57,948
Governance Costs	13	0	0	0	0	0
Other Payments (Investments)	14	0	0	0	0	0
Total Payments		<u>73,704</u>	<u>0</u>	<u>0</u>	<u>73,704</u>	<u>57,948</u>
Excess of Receipts over Payments for the year before transfers		4,181	0	0	4,181	3,337
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year		<u>4,181</u>	<u>0</u>	<u>0</u>	<u>4,181</u>	<u>3,337</u>

BALLANTRAE & ST COLMON PARISH CHURCH**STATEMENT OF BALANCES****At 31st December 2025**

Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit Balances brought forward	11,484	0	0	11,484	3,641
Movement in year:-					
Excess of Receipts over Payments for the year	4,181	0	0	4,181	29,276
Bank & deposit balances carried forward	<u>15,665</u>	<u>0</u>	<u>0</u>	<u>15,665</u>	<u>32,917</u>
Investments at Market Value					
General Investment Fund	269,640			269,640	250,644
General Purposes		100		100	
Nelson Gift		205		205	
Church Building Fabric Fund	<u>269,640</u>	<u>40,716</u>	<u>0</u>	<u>40,716</u>	
		<u>41,021</u>		<u>310,661</u>	<u>250,644</u>
Assets					
Gift Aid Receivable	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Liabilities					
	<u>285,305</u>	<u>41,021</u>	<u>0</u>	<u>326,326</u>	<u>283,561</u>

The Accounts were approved by the Kirk Session/ Congregational Board

For and on behalf of the Kirk Session/ Congregational Board

 Mrs C Strain, Session Clerk Mr C McNally, Treasurer

Dated: 14/04/26

BALLANTRAE & ST COLMON PARISH CHURCH					
	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Notes to Receipts and Payments Accounts</u>					
Note					
RECEIPTS:-					
Analysis of Donations					
FWO Scheme (Non Gift Aid)	6,083	0	0	6,083	6,691
Gift Aid Donations	9,081	0	0	9,081	7,256
Tax on Gift Aid Donations	4,293	0	0	4,293	7,295
Ordinary Offerings (Open plate)	6,356	0	0	6,356	3,062
Other Offerings, Donations, Gift Days ,etc.	8,502	0	0	8,502	6,091
	0				
1	34,316	0	0	34,316	30,396
LEGACIES (if any)					
2	0	0	0	0	0
Fundraising Efforts	5,987	0	0	5,987	7,169
Bank & Deposit Interest	0	0	0	0	0
Investment Income	3,723	0	0	3,723	4,299
Rental of Premises	4,416	0	0	4,416	4,416
Sales of Assets	0	0	0	0	0
Sales of Investments	0	0	0	0	15,000
Grants	0	0	0	0	0
Transfer from Union	29,443			29,443	
Receipts from General Trustees	0	0	0	0	0
	43,569	0	0	43,569	30,884
Analysis of Payments					
Costs of generating funds:					
Investment Managers' Fees	0	0	0	0	0
Offering Envelopes	0	0	0	0	0
11	0	0	0	0	0
Charitable Activities:					
Ministries & Mission Allocation	35,973	0	0	35,973	26,049
Presbytery Dues	0	0	0	0	0
Voluntary additional Stipend	0	0	0	0	0
Minister's expenses	3,437	0	0	3,437	2,972
Ministerial assistance	0	0	0	0	0
Pulpit Supply	170	0	0	170	351
Other staffing costs	0	0	0	0	0
Fabric repairs & Maintenance (inc trf)	9,481	0	0	9,481	7,125
Council Tax	3,395	0	0	3,395	3,145
Heat and Light	5,427	0	0	5,427	9,089
Insurance	3,955	0	0	3,955	2,202
Other building costs	0	0	0	0	0
Church office expenses	0	0	0	0	0
Organ & Music	2,658	0	0	2,658	2,633
Printing, Stationery and Postage	104	0	0	104	88
Other expenses	9,103	0	0	9,103	4,294
12	73,704	0	0	73,704	57,948
Governance Costs					
Independent examiner's fees	0	0	0	0	0
13	0	0	0	0	0
Other payments:					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
14	0	0	0	0	0
Minister's Stipend					
Ministers' Stipends and Employer's contribution for national insurance, pensions 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 £31,642 ;Maximum Stipend in 5th and subsequent years of service - £38,884					
	2025		2024		
Collections for Third Parties					
Christian Aid	560		1,064		
Etc					
	560		1,064		

BALLANTRAE & ST COLMON PARISH CHURCH**Notes to the Accounts**

During the year no trustees received reimbursement of expenses incurred totalling £.

Nil

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

2. Movements in Funds

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
Unrestricted Funds					
Designated Fabric Fund	7,326	18,723	14,481	0	11,568
General Fund	3,994	79,162	79,223	0	3,933
Sunday School	165	0	0	0	165
	<u>11,484</u>	<u>97,885</u>	<u>93,704</u>	<u>0</u>	<u>15,665</u>
 General Investment Fund	 242,621				 269,640
General Purposes		100			100
Nelson Gift		205			205
Church Building Fabric Fund		40,716			40,716
	<u>242,621</u>	<u>41,021</u>	<u>0</u>	<u>0</u>	<u>310,661</u>
	<u>254,105</u>	<u>138,906</u>	<u>93,704</u>	<u>0</u>	<u>326,326</u>
Restricted Funds					
Cons Fabric Fund - Rev	0	29,221	2,287		26,934
Cons Fabric Fund - Cap	0	90,834			90,834
Temporary Funds	0	-135			-135
	<u>0</u>	<u>119,920</u>	<u>2,287</u>	<u>0</u>	<u>117,768</u>
Endowment Funds					
Total Funds	<u>254,105</u>	<u>258,825</u>	<u>95,990</u>	<u>0</u>	<u>444,095</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church Property.