



The Church of Scotland



Cairneyhill Parish Church

**REPORT & ACCOUNTS
FOR THE YEAR ENDED
31 DECEMBER 2025**



Congregation No: 241451

Charity No: SC012892

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Trustees' Annual Report

Reference and Administrative Information

Charity Name: Cairneyhill Parish Church of Scotland
Charity Registration Number: SC012892
Congregation Reference No: 241451
Contact Address: c/o Mr George White
20 Carneil Road
Carnock
Dunfermline
Fife
KY12 9JH

Trustees (Kirk Session)

Mrs Kathryn A Beamish	Mr Robert S Henry
Mr Alasdair D Campbell	Mrs Rosemary M Henry
Mrs Marion L Donald	Mrs Anne S D Hunter
Mrs Dorothy A Downie	Mrs Caroline A McLoughlin
Mr Seumas C R Downie	Mrs Elaine E Morris
Rev Norman M Grant	Mr Derek N I Peters
Mrs Alison M Hay	Mrs Irene Scott
Mr Douglas S Hay	Mr George White

Principal Office-bearers

Minister:	Rev Norman M Grant, BD
Session Clerk:	Mr Robert & Mrs Rosemary Henry
Church Treasurer:	Mr George White
Gift Aid Treasurer:	Mr David Black

Independent Examiner

Margaret Birse CCFA CIPFA (Affil) FCIE
23 Clark Avenue
Linlithgow
West Lothian EH49 8AP

Bankers

The Co-operative Bank
PO Box 250
Skelmersdale
West Lancashire WN8 6WT

Structure, Governance and Management

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 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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The minister acts as moderator of Kirk Session which meets six times a year and has responsibility for and authority over all the affairs of the church. Certain responsibilities are delegated to the Finance & Fabric Committees.

Members of the congregation who are not elders are from time to time co-opted to assist the work of Kirk Session and its committees. Individuals co-opted in this way have no voting rights.

Use is made of training (for the minister, elders, children's workers and others) and consultancy services provided by Presbytery and the Church of Scotland centrally on a regular basis.

The minister is also minister of Limekilns Parish Church since Cairneyhill and Limekilns churches constitute a linked charge within Fife Presbytery of the Church of Scotland. Joint meetings of the two Kirk Sessions and respective committees or other sub-groups take place as required to facilitate the functioning of the linked charge and when it is considered appropriate to organise activities on a joint basis.

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.

As the parish church Cairneyhill Parish Church has responsibility for the spiritual welfare of all individuals resident within its boundaries. Additionally, Cairneyhill Parish Church is the only Christian church, and the only faith organisation physically represented in the parish. The population of Cairneyhill is about 2,800.

Cairneyhill Church has continued to be involved within the West Fife Village Cluster, as formed by Fife Presbytery, to consider the future options of parish unions/linkages. Three of the six initial Cluster have now formed a Union, leaving Cairneyhill with Limekilns and Culross and Torryburn progressing towards a proposed Union together. The church also has representation on the 'Mission Together' group, which has been developed from the work of the original Cluster.

The activities of the church take place in the church sanctuary and session house, the adjoining former manse property which provides meeting rooms and a catering kitchen, the garden grounds of the manse and from time to time at venues elsewhere in the village including the Scout Hall.

- Services of worship are held at church every Sunday morning at 11.30 am and at such other times as are appropriate, especially in connection with Christmas and Easter. The refurbished church building has upgraded audio-visual facilities and anyone unable to attend worship in person can participate via Zoom video conferencing facilities. The style of worship is varied to be inclusive of all tastes and is normally led by the minister, but occasionally by elders and other members. KACH (Kids at Church) met once a month during worship times on Sunday mornings in school term time, up until the summer holidays, with the young people participating in part of the services. KACH led the Nativity Service. The celebration of Holy Communion takes place six times per year.
- Christian education for adults is provided through regular Discussion Group meetings. Daytime and evening groups operate, with the evening group focused on Advent, Lent and at other times to address topics. Meetings are via Zoom video-conferencing facilities when required. The minister leads classes for prospective new communicant members as required.
- Pastoral care is provided to members and others by the minister, an organised care group, by elders including designated contact elders for each member, and informally by members of the congregation. The minister undertakes regular visits to the local hospital.
- A variety of activities offers opportunities for fellowship. The Banner Group is particularly active; others include the 60 Plus Group, the Friendship Group, the Walking and Cycling Groups and the Book Club. This year has also seen the development of Lego Club, as part of mission for children and parents/carers.

The church is normally active in the community of Cairneyhill through: -

- Liaison with the Community Council on matters affecting the parish.
- The publication of Church Newsletters which are delivered to all households within the Community.
- The minister is chaplain to the primary and secondary schools attended by parish children, and to the Scouting organisation.
- Liaison with the school, the Scouting and Guiding organisations, Cairneyhill in Bloom, the masonic organisation and the Gala Committee.
- Maintenance of our Facebook page and website.
- The minister officiates at weddings and funerals as requested.

The church is normally active in the West Fife, Fife as a whole and Scotland in general through: -

- Participation in the work of Presbytery.
- Links to local charities including the Food Bank.
- Participation in events organised by Presbytery and the Church of Scotland Councils of Assembly.
- Participation in externally organised events in Dunfermline and elsewhere.

The church is normally active in the wider world through: -

- Sponsorship of three children in the developing world through the Compassion organisation, funded through the Harry Westwood Disadvantaged Person Fund.
- Working with Blythswood Care to provide shoe boxes of gifts for children and families in Eastern Europe.

- Occasional participation in disaster appeals and campaigns.

The church follows policies of inclusion: -

- Attendance at worship, at group activities, children's events and social events is open to all.
- Holy Communion is open to all Christians.
- The church building is adapted to provide accommodation for wheelchairs, an accessible toilet and an induction loop for the hard of hearing.
- In addition to the facility to participate in worship via Zoom, for those unable to attend church services are made available to download from the church website.
- The church has implemented Church of Scotland policies in respect of the protection of vulnerable groups and regularly reviews all matters relevant to the health and safety of those taking part in church activities.

The Kirk Session is committed to involvement in all aspects of community life and in addition to its principal aims concerning Christian mission and the pastoral care of all, seeks to participate in the various groups that are active in the community, to encourage widespread involvement in the activities of the church and church groups and to promote the use of its buildings by all.

Achievements and Performance

The Trustees consider that the church met its objectives as far as was possible during 2025.

- The number of people attending worship regularly on a Sunday morning remains consistent at an average of 30 plus 4 using Zoom video conferencing. At the year end the church had 74 communicant registered members.
- KACH (Kids at Church) continued until the summer holidays, with an average of 8 to 10 attending. They were very involved and attended part of the church service before leaving for their own bible led activities. The Nativity play/service this year was planned and led throughout by KACH. The Lego Club is now being provided to encourage mission amongst children and their parents/carers.
- From the activities noted above we are attempting to provide a range of opportunities to bring the community into the church environment. Nine community groups have continued to use the facilities on a regular basis. Development of a Community Garden project is currently being progressed.
- For a fourth year, funds were secured to participate in the "Warm Welcome" initiative. Funds were awarded to provide tea, coffee and fellowship for the community and operates on a weekly basis through the winter months. This developed into a weekly "Sanctuary Cinema". Attendances last year over the winter months totalled 357, exceeding the target of 300. The target number of beneficiaries for winter 2025/26 remained the same, with the expectation of an increase, once again. To date the cinema is attracting, on average, 25 beneficiaries per week.
- Discussions and plans are ongoing for the full refurbishment of the Meeting Rooms/ 'Old Manse', with the involvement of community groups and also legal consultation. Funding applications have been submitted and architectural plans developed.
- The church has been open for prayer and refreshments in support of Fife Pilgrim Way walks being led by the Pilgrim Pastor. Cairneyhill Church is now recognised as part of the Fife Pilgrim Way and is an official Pilgrim Passport stamp location.
- The Church took part in the Doors Open Day event in September with 6 people attending.

- A Cairneyhill Church mission/introductory leaflet has been produced for inclusion within the new housing development's welcome packs.
- A number of Coffee Mornings were held, with the November one being part of the Christmas Craft Fayre. The Banner and Craft groups led on the organisation and provision of many crafted items with other local crafters invited to attend. These events are a large part of community involvement and fundraising for the church, contributing £2,809 to church income this year.

Financial Review

Receipts Review

Total receipts for 2025 were £41,658 (2024: £143,158) broken down as follows:

Unrestricted General Fund £25,578 (2024: £26,921) relates to ordinary recurring giving by members and non-members under the WFO scheme by standing order, the number in place being 31 and 'one off' donations plus associated Gift Aid on these donations.

The comparison of total unrestricted receipts between 2025 and 2024 shows a decrease of £1,634 (4.5%), from £35,996 to £34,362. On closer examination receipts for almost all categories of giving other than regular gift-aided donations have decreased. The receipts from other activities such as the Coffee Mornings and Christmas Fare are similarly reduced from £7,749 in 2024 to £6,868 in 2025. The trustees agreed policy of applying all monies donated from our regular fund-raising activities such as coffee mornings and Christmas Fayre be donated to the General Fund to avoid a possible deficit.

Restricted Funds

Total receipts of £7,296 are significantly lower than the £107,162 received in 2024. A Fife Council grant of £100,000 was received from the Community Recovery Fund in 2025 dramatically increased receipts last year. The Warm Spaces initiative received a grant of £1,510 again from Fife Council. The Disadvantaged Person's Fund received donations of £1,419.

Please note the details of the above funds are considered separately in this report on pages 10 – 14. Tax from Gift Aid and GADS donations totalled £3,852 (2024: £5,002) all for the general fund. Gift Aid is yet to be received for donations made to the Restricted Disadvantaged Person's Fund.

Payments Review

Total expenses for 2025 were £33,848 (2024: £40,416) split as follows:

Unrestricted General Fund

Payments from the General fund totaled £31,780 (2024: £37,371), with a significant reduction in the amounts paid for utilities (heat, light and water).

Restricted Funds

Payments from the Restricted Funds during the year totalled £2,068 (2024: £3,045) with, from the Warm Spaces fund £796: £1,272 and from the Disadvantaged Person's Fund.

Reserves Policy

It is the Trustees' policy not to hold any material cash reserves but to raise funds as required for projects. Prudent management of the Bank account however dictates that the church normally maintains a minimum balance of £2,200. Due to the receipt of a generous legacy in 2021, at the year-end the church held unrestricted cash funds of £47,814 (2024: £45,232). The trustees are aware that

this is significantly higher than planned reserves figure and have designated £40,821 to be used towards the refurbishment of the Meeting Rooms. This leaves £6,993 as free unrestricted reserves.

Statement of Trustees' Responsibilities

The members of the Kirk Session (Trustees) must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the church 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 (as amended) 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 on 18th March 2026 and signed on their behalf,

Norman M Grant

Rev Norman M Grant

Minister

Independent Examiners Report to the Trustees of Cairneyhill Parish Church

I report on the statement of account of the charity for the year ended 31 December 2025 which are set out in this document.

The accounts of which are on pages 10 to 15

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 as (amended).

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 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 (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 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 examinees 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 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.

Margaret Birse

Date: 19th March 2026

Name: Margaret Birse CCFA CIPFA (Affil) FCIE
Address: Tangram Accounting
23 Clark Avenue
Linlithgow, West Lothian, EH49 7AP

Receipts and Payments Account

As at 31st December 2025

		2025				2024
		Unrestricted	Restricted	Endowment		
Notes		Funds	Funds	Funds	Total	Total
		£	£	£	£	£
Receipts	2					
Donations		25,578	1,482	-	27,060	28,983
Grants		-	1,510	-	1,510	101,500
Legacy		-	-	-	-	-
Activities for Generating Funds		6,868	-	-	6,868	7,749
Bank & Deposit Interest		1,916	4,304	-	6,220	4,926
Other Receipts		-	-	-	-	-
Subtotal		34,362	7,296	-	41,658	143,158
Total Receipts		34,362	7,296	-	41,658	143,158
Payments	3					
Costs of generating funds		28	-	-	28	89
Charitable activities		29,209	2,068	-	31,277	37,856
Governance Costs		-	-	-	-	-
Independent Examination		365	-	-	365	330
Sub Total Payments		29,602	2,068	-	31,670	38,275
Asset Purchases		2,178	-	-	2,178	2,141
						-
Total Payments		31,780	2,068	-	33,848	40,416
Excess of Receipts over Payments for the year		2,582	5,228	-	7,810	102,742

The notes on pages 12 to 15 form an integral part of these accounts.

Statement of Balances

As at 31st December 2025

	2025				2024
	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds		
	£	£	£	£	£
Note					
Bank & Deposit Balances					
Bank & deposit balances brought forward	45,232	105,568	345	151,145	48,403
Movement in year:					
Excess of Receipts over Payments for the year	2,582	5,228	-	7,810	102,742
Bank & deposit balances carried forward	47,814	110,796	345	158,955	151,145
Other Assets Estimated					
Gift Aid	993	400		1,393	5,200
Other Assets	32,000				30,000
	32,993	400	-	1,393	35,200
Other Liabilities Estimated					
IE Fee	275			275	255
Accounts Prep Fee	115			115	110
Due to Limekilns Shared Costs	1,200			1,200	2,400
Total Liabilities Estimated	1,590	-	-	1,590	2,765
Contingent Liability					
Grant - in the event of the project not going ahead the grant will need to be repaid.		100,000		100,000	100,000

The notes on pages 12 to 15 form an integral part of these accounts.

The accounts were approved by the trustees on 18th March 2026

For and on behalf of the Kirk Session

Norman M Grant

Rev. Norman M Grant – Minister

Notes to the Accounts

For the year ended 31st December 2025

These accounts are prepared on the receipts and payments basis in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

1. Movement of Funds

	At 1 January				At 31 December
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted Funds					
General Fund	45,232	34,362	(31,780)	(40,821)	6,993
Designated Church and Meeting Rooms				40,821	40,821
Total Unrestricted Funds	45,232	34,362	(31,780)	-	47,814
Restricted Funds					
Manse Project	103,378	4,362	-	-	107,740
Warm Spaces	1,292	1,510	(796)	-	2,006
Disadvantaged Persons Fund	884	1,419	(1,272)	-	1,031
Mission Week Fund	4	-	-	-	4
Flower Fund	10	5	-	-	15
Total Restricted Income Funds	105,568	7,296	(2,068)	-	110,796
Endowment Funds					
Drysdale Memorial Fund	345	-	-	-	345
Total Funds	151,145	41,658	(33,848)	-	158,955

Purposes of Funds

Unrestricted Funds:

General Fund:

These are total funds available to the Church for its general purposes.

Designated:

Church & Meetings Rooms

The money held in this fund has been set aside by the trustees to be used to maintain and refurbish the church and meetings rooms. The transfer from general funds of £40,821 represents the funds designated during the year.

Restricted Funds

Flower Fund:

This is a fund to provide flowers for display during services of worship.

Disadvantaged Persons Fund:

This fund is to provide support to children sponsored via the Compassion organisation, and any other project that the trustees approve that supports disadvantaged people.

Mission Week Fund:

This fund is to provide for the outlays of holiday clubs.

Warm Spaces Fund:

This fund provides for the warm spaces programme, allowing anyone to come to a warm space for warmth and company, during the cost of living crisis.

Endowment Funds

Drysdale Memorial Fund

This fund provides for regular cleaning of the Drysdale headstone in Cairneyhill churchyard

2. Analysis of Receipts

	2025				2024
	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	£	£	£	£	£
Analysis of Donations					
WFO Scheme (non Gift Aid)	3,406	-	-	3,406	4,258
Gift Aid Donations	12,182	-	-	12,182	11,237
Tax recovered on Gift Aid Donations	3,852	-	-	3,852	5,002
Ordinary Offerings (Open Plate)	2,033	-	-	2,033	2,346
Other Offerings, Donations etc.	2,205	1,482	-	3,687	3,680
Gift Day	1,900	-	-	1,900	2,460
Total Donations	25,578	1,482	-	27,060	28,983
Legacy Received					-
Analysis of Grants Received					
Warm Spaces Grants	-	1,510	-	1,510	1,500
Manse Project (Fife Council)	-	-	-	-	100,000
Total Grants Received	-	1,510	-	1,510	101,500
Interest	1,916	4,304	-	6,220	4,926
Activities for Generating Funds					
Use of Manse	4,305	-	-	4,305	4,845
Coffee Mornings	1,154	-	-	1,154	1,172
Christmas Fayre	1,409	-	-	1,409	1,732
Total Income from Generating Funds	6,868	-	-	6,868	7,749
Total Receipts	34,362	7,296	-	41,658	143,158

3. Analysis of Payments

	2025				2024
	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	£	£	£	£	£
Costs of Generating Funds					
Cost of Coffee Mornings & Christmas Fayre	-	-	-	-	35
Cost of collection box	24	-	-	24	
Cost of GoCardless	-	-	-	-	50
SUMUP Charges	4	-	-	4	4
Total Cost of Generating Funds	28	-	-	28	89
Cost of Charitable Activities					
Giving to Grow	15,878	-	-	15,878	15,012
Presbytery Dues	532	-	-	532	531
Pulpit Supply	150	-	-	150	177
Minister's Expenses	395	-	-	395	469
Council Tax (Shared)	940	-	-	940	919
Limekilns Manse Expenses (Shared)	304	-	-	304	1,147
Fabric Repairs & Maintenance	2,301	-	-	2,301	2,183
Small repairs and equipment	120	-	-	120	416
Garden Maintenance	-	-	-	-	84
Cleaning/H&S	1,482	-	-	1,482	1,447
Heat, Light & Water	2,649	550	-	3,199	7,904
Insurance	2,655	-	-	2,655	2,541
Organ & Music	386	-	-	386	373
Printing, stationary and postage	228	-	-	228	513
Phone, Internet & IT	807	-	-	807	632
Worship including Sunday School	180	-	-	180	738
Flowers & Wreaths	103	-	-	103	174
Architect - Manse Project	-	-	-	-	222
Warm Spaces: Films	-	-	-	-	1,008
Warm Spaces: Other costs	-	246	-	246	161
Donation to 3rd Parties	50	1,272	-	1,322	1,176
Other Expenses	49	-	-	49	29
Total Cost of Charitable Activities	29,209	2,068	-	31,277	37,856
Governance Costs					
IE Fee	365	-	-	365	330
Total Governance Costs	365	-	-	365	330
Asset Purchase					
New Computer	1,102	-	-	1,102	
AV Costs	1,076	-	-	1,076	-
Solar Panels	-	-	-	-	2,141
Total Asset Purchases	2,178	-	-	2,178	2,141
Total Payments	31,780	2,068	-	33,848	40,416

4. Trustee Remuneration and related Party Transactions

During the year, one Trustee received reimbursement of expenses incurred totalling £395 (2024: £469) for travel plus a further £940 (2024: £919) in payment of Council Tax. No other trustees or related parties received expenses during the year.

No trustees or related parties received any form of remuneration.

5. Minister's Stipend

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 £31,642 and the maximum stipend (in the 5th and subsequent years) £38,884

Income from the Consolidated Stipend Fund is used to contribute towards the cost of ministers' stipends. Cairneyhill Parish Church received a distribution of £380 from this fund towards the minister's stipend. This distribution is not received by the congregation but is instead deducted from the Giving to Grow Contribution. The capital held in the Consolidated Stipend Fund is not available to a local congregation.

6. Charitable Donations as part of Charitable Objectives

Donations totalling £1,272 were made to the charity Compassion, from the Disadvantaged Persons Fund.

7. Collections for Third Parties

The following gifts are not recorded as part of the receipts and payments of the church, as the church was acting as agent for these collections.

Donations amounting to £90 were collected in May for the Christian Aid Appeal, and a further £266 from a coffee morning in aid of Christian Aid. The funds were passed on to Christian Aid in 2026.

£175 was collected and passed on to Blythswood Care as part of the Shoebox collection.

£70 was collected and passed on to Dunfermline Foodbank.

£51 was collected and passed on to the Saline First Responders Charity.