

**Cumbræ, Fairlie and Largs Parish
Church of Scotland**

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

Congregation No: 070437

Charity No: SC 002782

Cumbræ, Fairlie and Largs Parish Church of Scotland

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

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Cumbræ, Fairlie and Largs Parish Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

The Trustees present the annual report and accounts for the Cumbræ, Fairlie and Largs 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 (FRS102) (effective 1 January 2019).

Reference and Administrative Information

Charity Name: Cumbræ, Fairlie and Largs Parish Church of Scotland
Charity Registration Number: SC 002782
Congregation Reference No: 070437
Contact Address: The Treasurer
Cumbræ, Fairlie and Largs Parish Church of Scotland
Bath Street
Largs
KA30 8BL

Trustees (Kirk Session)

Elizabeth Bertram	James Johnstone (to December) *	John Fulton Murdoch
Elaine Black	Jeannette Johnstone	Robin Murray
Douglas Blair	Leanne Knox	Eleanor Mutch
Catherine Brown	James Lamont	David Noble (to May)
Eleanor Browne	Gordon Law	John Orr
Richard Cain	Nigel Lawrie	Fiona Page
Elizabeth Clark	Margaret Lindsay	Ellen Paull
Alastair Coutts	Fraser MacPhail (to December) *	James Robertson
Michael Dench	Angela Madden	Elaine Ross
Aileen Dennis	Linda McClelland	Magnus Ross
Christine Eardley	Christine McCubbin	Pamela Ross
Anne Ellor	Gillian McEleny	Ashley Shedden
Lorraine Fraser	Phyllis McGarvey	Christine Thomas (to June)
Christine Gallettie	Allister McGregor	Alison Tunnicliff
David Hannah	Scott McGregor	Ann Tyler
William Hastie	Victoria McGregor (to March)	Thomas David Watson
Grace Head	William McGregor	John Watson (to December) *
Christine Hitter	Elaine McMillan	James Welsh
Alan Holden	Graham McWilliams	Michael John Whittaker
Ian Hunter	Elizabeth Monk	Fiona Williamson
Jean Jackson	Philip Monk	Richard Williamson
Robert Jamieson	Sheila Morrow	Jacqueline Wilson
Margaret Johnston	Simon Morrow	Robert Wilson

* on sabbatical

Principal Office-bearers

Minister: Rev David Watson and Rev Dr Graham McWilliams
Session Clerk: Elizabeth Bertram
Church Treasurer: James Welsh

Independent Examiner

SD Business Management Ltd
Suite 4.5 Turnberry House
175 West George Street
Glasgow
G2 2LB

Bankers

Bank of Scotland
32 Main Street
Largs
KA30 8AD

Cumbræ, Fairlie and Largs Parish Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

Structure, Governance and Management

The church is a registered charity, number SC002782, and is administered in accordance with the Deed of Constitution (Unitary Form) of the Church of Scotland dated 18 February 2009. Cumbræ, Fairlie and Largs Parish Church is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees and are listed earlier in this document. The Kirk Session members are elders of the church and are chosen from those members of the church who are considered to have appropriate gifts and skills. The ministers, who are members of the Kirk Session, are elected by the congregation and inducted by Presbytery.

During 2025, the full Kirk Session met four times, once on Cumbræ, once in Fairlie and twice in Largs. There are also nine Kirk Session Committees chaired by convenors, including committees on Cumbræ and in Fairlie, which meet to discuss issues relating specifically to these locations. Committees meet in the months when there is no full Kirk Session meeting although the Finance & Stewardship and Property Committees meet on a more regular basis. Session Clerk for the parish is Elizabeth Bertram, with three Deputies, namely Eleanor Browne, Ann Tyler, and Jim Welsh.

Objectives

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 of every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Activities, Achievements and Performance

The parish of Cumbræ, Fairlie and Largs has two full-time Ministers of Word and Sacrament, the Rev David Watson and the Rev Dr Graham McWilliams. Mr Gus McKay was employed as part-time Parish Assistant, a position funded locally since January 2024, until his retirement in August 2025. Services are now conducted on a weekly basis in Fairlie (9.30am) and Largs (11.00am) by one preacher, with the Cumbræ service (11.00am) conducted by the other or by a visiting minister. Sunday services are livestreamed from all three locations via Facebook or on YouTube. There is also a shorter weekly service on a Thursday morning in the Mary Stewart Chapel within Largs Parish Church. The Sacrament of the Lord's Supper is celebrated three times a year in all three locations at a morning service on the last Sundays in January, April and October, weather permitting, and a short afternoon Communion is celebrated in the Mary Stewart Chapel, Largs.

The Communion Roll at 31st December 2025, stood at 1162. During 2025, 62 members were removed from the roll through death. Two new members were admitted by Certificate of Transference. During the year the Ministers conducted four Baptisms and five Weddings, while 62 funerals were conducted by the clergy team.

Although it is fair to say that we are an aging congregation, we have a growing number of young adults and young families attending regularly, and we continue to look for ways to encourage more in this age group to become involved in the life and work of Cumbræ, Fairlie and Largs Parish Church. We have had a small Crèche, Sunday Funday, Junior Church and a number of teenagers who have, until recently, met as Freeway. These young people participated in Sunday worship before leaving the sanctuary to meet in peer groups while God's Families is a thriving community, both in Largs and on Cumbræ, which meets once a month on a Saturday morning. This act of worship caters for young children, accompanied by their parents or grandparents, and offers a Bible story and activities. After the summer break, Junior Church in Largs took on a fresh look and is now known as Kingdom Kids. Most parents accompany their children to Kingdom Kids when they leave the sanctuary to take part in a variety of activities. Our Worship, Mission and Discipleship Committee has two groups which go into local care homes to lead short acts of worship. All three churches are fortunate in having enthusiastic choirs, which lead the singing during worship and sing anthems on a regular basis.

Every Church organisation is under the jurisdiction of the Kirk Session of the Church and Cumbræ, Fairlie and Largs Parish Church has a wide range of church organisations, which cater for all ages. Some events are weekly, some fortnightly, some monthly and others happen less frequently. Below are just some of what is happening across our parish: Boys' Brigade, Girls' Brigade, Plant to Plate with Cumbræ Primary School, several Parent and Toddler groups, including Jolly Tots, Warm Wednesday, Intergenerational Time, the Guild, Thursday Contact, Prayer meetings/groups, Bible Study groups, social/mission events including concerts, tea and coffee after church, the Soup and Bread event after church, church barbecue, Craft Café, Heat & Hospitality and the Kirk Café. Many of these events offer informal, social and spiritual opportunities.

Our halls across the parish are used extensively by other organisations and help support the work of the community.

Cumbrae, Fairlie and Largs Parish Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

Activities, Achievements and Performance continued

There is regular fundraising activity throughout the year for church funds through coffee mornings, concerts and the annual Guild/church/BB fayres/fairs. The church also offers its support to Christian Aid through the fundraising events, retiring collections and Lent Lunches; we have a North Ayrshire Women's Aid collection point and the congregation is also hugely supportive of the annual Blythswood Shoebox Appeal, with hundreds of boxes being donated every year.

Remembering the less fortunate in our community at Harvest-time and during Advent, members of Junior Church/Kingdom Kids and the congregation across the parish donated items to the local Food Banks and offered gifts to be distributed at Christmas through Glasgow City Mission. The Largs Food Bank continues to be based in the Centenary Lounge located in Largs Parish Church with a donation point in Fairlie. The Worship, Mission and Discipleship Committee has maintained its links with a church in Malawi and supports it financially and with gifts. Several fellowship groups supporting those with addictions are held in the parish.

The church has a quarterly newsletter, produced by the Communications Committee and distributed in print and electronically.

Cumbrae, Fairlie and Largs Parish Church of Scotland aims to be a sustainable church that is attractive, accessible, welcoming and warm which serves the heart, mind, body and spirit of the community. In various ways, we also seek to support those in need locally, nationally and internationally. During 2025 we have continued to make donations to charities. £1,155 was donated to Christian Aid and £205 to Poppy Scotland.

Maintenance of our various building is, of course, ongoing, with judicious use of funds to keep the churches in a good state of repair.

Cumbræ, Fairlie and Largs Parish Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

Financial Review

The congregations of Cumbræ Fairlie and Largs Parish churches seek to maintain and develop appropriate flexible, and sustainable facilities capable of supporting local mission and worship.

The principal source of regular income is the weekly Freewill Offering supplemented by Gift Aid reclaims. The accounts to December 2025 show total offerings, open plate, weekly Freewill Offerings and regular Standing Orders in the year of £203,079. Income Tax recovery through Gift Aid brought in a further £43,914 in the year. In 2025 there were 233 Gift Aid donors.

Rental of the hall accommodation within the total suite of buildings generated £49,252 in 2025, while the flat within the St John's building along with mast rental totalled £21,643.

The accounts have been prepared on an accruals basis and the cash deficit for the year was £53,816. Investments increased in value during the year, held in a number of forms and with various principals, from £1,009,130 to £1,041,548, an effective increase of £88,844 that reduced the cash deficit from £53,816 to a surplus of £35,959. This is unsustainable. The difference between the gain in value of £88,844 and the actual increase of £32,418 was amounts transferred to bank deposits of £57,357.

Investment Policy

Cumbræ, Fairlie and Largs Parish Church uses the Church of Scotland Investors Trust to invest funds. Funds are distributed between the Growth Fund and Income Fund. The church also holds investments with M&G Investments.

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. Overall, we need to manage our reserves carefully.

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

Cumbræ, Fairlie and Largs Parish Church has risk management protocols in place covering health & safety, fire protection and safeguarding. These are regularly updated.

Reserves Policy

It is the Trustees' policy to hold in the reserves the capital of bequests and legacies to fund any future major expenditure on our church building. At the discretion of the trustees, unrestricted funds from reserves can be placed in a Special Fund to finance improvements to our properties or the purchase of equipment or furnishings.

Statement of Trustees' Responsibilities

The 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).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP 2019 (FRS 102);
- 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 departures 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 operation.

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 2005 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' Report was approved by the Kirk Session and signed on their behalf on 9 July 2026 by:



Elizabeth Bertram
Session Clerk

Cumbræ, Fairlie and Largs Parish Church of Scotland

Independent Examiner's Report to the Trustees of Cumbræ, Fairlie and Largs Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 17.

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) (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 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.



Barry Stewart LLB FCA
Chartered Accountant (ICAEW)

SD Business Management Ltd
Suite 4.5, Turnberry House
175 Wst George Street
Glasgow
G2 2LB

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Cumbræ, Fairlie and Largs Parish Church of Scotland

**Statement of Financial Activities
For the year ended 31 December 2025**

		Unrestricted Designated Funds		Restricted Funds		Endowment Funds		Total Funds	
	Note	2025	2025	2025	2025	2025	2025	2025	2025
		£	£	£	£	£	£	£	£
Income and endowments from:									
Donations and legacies	1	337,431	-	-	-	337,431	274,509	-	276,611
Charitable activities	2	74,733	-	-	-	74,733	94,053	-	94,053
Investments	3	19,586	812	11,158	-	31,556	14,061	16,329	30,804
Other	4	10,924	-	-	-	10,924	19,281	2,274	21,555
Total Income		442,674	-	812	11,158	454,644	401,904	16,329	423,023
Expenditure on:									
Raising funds	5	362	-	-	-	362	348	-	348
Charitable activities	5	482,378	-	-	-	482,378	512,062	410	512,472
Other	5	25,640	80	-	-	25,720	13,935	5,532	19,467
Total Expenses		508,380	80	-	-	508,460	526,345	5,942	532,287
Net income/expenditure before gains and losses on investments		(65,706)	(80)	812	11,158	(53,817)	(124,441)	(1,152)	(109,264)
Gain/(Loss) on revaluation or disposal of investment	5	75,275	-	1,245	13,254	89,774	53,769	377	67,005
Net income/expenditure before transfers		9,569	(80)	2,057	24,412	35,957	(70,672)	(775)	(42,259)
Transfers between funds	14	50,062	535	(879)	(49,718)	(0)	54,634	(38,305)	0
Net movement in funds		59,631	455	1,178	(25,306)	35,957	(16,038)	(39,080)	(42,258)
Reconciliation of funds:									
Total funds brought forward		821,780	451,593	54,880	281,132	1,609,385	837,818	451,593	268,273
Total funds carried forward		881,411	452,048	56,058	255,826	1,645,343	821,780	451,593	1,609,385

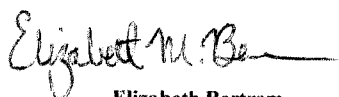
Cumbræ, Fairlie and Largs Parish Church of Scotland

Balance Sheet

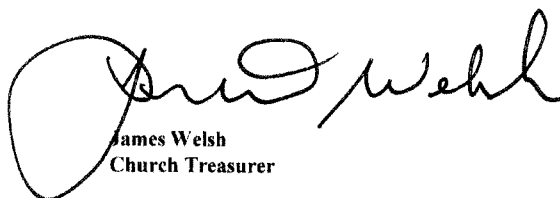
At 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
	<u>Note</u>					
Fixed Assets						
Tangible Fixed assets	8/18	452,048	-	-	452,048	451,593
Investments	9/18	748,668	42,973	249,906	1,041,547	1,009,130
		1,200,716	42,973	249,906	1,493,595	1,460,723
Current Assets						
Debtors	10	17,607	-	-	17,607	14,659
Church of Scotland Investors Trust		17,383	7,090	5,920	30,393	29,980
Bank and cash	18	114,429	-	-	114,429	95,500
Church Organisations		7,863	5,995	-	13,858	18,050
		157,282	13,085	5,920	176,287	158,189
Creditors						
Falling due within one year	11	24,539	-	-	24,539	9,527
		24,539	-	-	24,539	9,527
Net Current Assets		132,743	13,085	5,920	151,748	148,662
Net Assets		1,333,459	56,058	255,826	1,645,343	1,609,385
The funds of the charity:						
Unrestricted Income Funds	14					
General funds		881,411	-	-	881,411	821,779
Designated capital fund		452,048	-	-	452,048	451,593
		1,333,459	-	-	1,333,459	1,273,372
Restricted Income Funds	14	-	56,058	-	56,058	54,881
Endowment Funds	14	-	-	255,826	255,826	281,132
Total Charity Funds		1,333,459	56,058	255,826	1,645,343	1,609,385

The accounts were approved by the Kirk Session and signed on their behalf on 9 July 2026 by:



Elizabeth Bertram
Session Clerk



James Welsh
Church Treasurer

Cumbræ, Fairlie and Largs 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 (issued 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 (2019).

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, or endowment, 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 therefrom 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

Expenditure incurred on the repair and maintenance of buildings is charged as revenue expenditure in the statement of financial activities in the year in which the liability arises.

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

Freehold buildings are considered by the Trustees to at least hold their value and as such no depreciation has been charged.

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

Cumbræ, Fairlie and Largs 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.

Cumbræ, Fairlie and Largs Parish Church of Scotland

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

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds 2024 £
1 Donations and Legacies								
Offerings	203,079	-	-	203,079	213,719	-	-	213,719
Tax recovered on Gift Aid	43,914	-	-	43,914	30,124	-	-	30,124
Donations, Legacies and Fundraising	74,487	-	-	74,487	18,809	-	-	18,809
Contributions from Congregational Organisations	-	-	-	-	-	-	-	-
Grants	-	-	-	-	-	-	-	-
Other - Church Organisations	15,951	-	-	15,951	11,857	2,102	-	13,959
	337,431	-	-	337,431	274,509	2,102	-	276,611
2 Income from charitable activities								
Weddings and Funerals	3,838	-	-	3,838	3,845	-	-	3,845
Use of Premises	49,252	-	-	49,252	57,057	-	-	57,057
Rental Income	21,643	-	-	21,643	33,151	-	-	33,151
	74,733	-	-	74,733	94,053	-	-	94,053
3 Investment income								
Deposit interest	416	699	263	1,378	3,536	301	308	4,145
Dividends received	17,846	113	10,895	28,854	9,707	113	16,021	25,841
Bank interest	1,324	-	-	1,324	818	-	-	818
	19,586	812	11,158	31,556	14,061	414	16,329	30,804
4 Other income								
Funds transferred from previous congregations	-	-	-	-	-	-	-	-
Other Income	10,924	-	-	10,924	19,281	2,274	-	21,555
	10,924	-	-	10,924	19,281	2,274	-	21,555
Total Income	442,674	812	11,158	454,644	401,904	4,790	16,329	423,023

Cumbræ, Fairlie and Largs 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	362	-	-	-	-	362	348	-	-	-	-	348	-
	362	-	-	-	-	362	348	-	-	-	-	348	-
Charitable Activities													
Giving to Grow Contribution	188,984	-	-	-	-	188,984	186,133	-	-	-	-	186,133	-
Presbytery Dues	8,089	-	-	-	-	8,089	6,404	-	-	-	-	6,404	-
Voluntary Additional Stipend	-	-	-	-	-	-	-	-	-	-	-	-	-
Minister's Expenses	4,931	-	-	-	-	4,931	8,115	-	-	-	-	8,115	-
Ministerial Assistance	9,880	-	-	-	-	9,880	17,280	-	-	-	-	17,280	-
Pulpit Supply	520	-	-	-	-	520	-	-	-	-	-	-	-
Other salary costs	39,480	-	-	-	-	39,480	45,547	-	-	-	-	45,547	-
Fabric Repairs & Maintenance	74,223	-	-	-	-	74,223	94,568	-	-	-	-	94,568	-
Council Tax	11,180	-	-	-	-	11,180	6,890	-	-	-	-	6,890	-
Other Buildings Costs	109,649	-	-	-	-	109,649	109,009	-	-	-	-	109,009	-
Church Office Expenses	12,742	-	-	-	-	12,742	18,163	-	-	-	-	18,163	-
Organ & Music	-	-	-	-	-	-	1,284	-	-	-	-	1,284	-
Other expenses	22,700	-	-	-	-	22,700	16,964	410	-	-	-	17,374	-
Donation	-	-	-	-	-	-	-	-	-	-	-	-	-
	482,378	-	-	-	-	482,378	510,357	410	-	-	-	510,767	-
	(75,275)	(1,245)	(13,254)	(89,774)			(53,769)	(377)	(12,859)		(67,005)		
(Gain)/Loss on Investments	(75,275)	(1,245)	(13,254)	(89,774)			(53,769)	(377)	(12,859)		(67,005)		
Other													
Independent Examiner's Fee	4,620	-	-	-	-	4,620	2,000	-	-	-	-	2,000	-
Accounting / Payroll	807	-	-	-	-	807	1,705	-	-	-	-	1,705	-
Church Organisations	20,213	-	-	-	-	20,213	11,935	5,532	-	-	-	17,467	-
Depreciation charge	80	-	-	-	-	80	-	-	-	-	-	-	-
	25,720	-	-	-	-	25,720	15,640	5,532	-	-	-	21,172	-
	433,185	(1,245)	(13,254)	418,686			472,576	5,565	(12,859)		465,281		
Total Expenditure													

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.

Cumbræ, Fairlie and Largs 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	49,062	62,225
Social security costs	-	-
Pension costs	299	286
	<u>49,360</u>	<u>62,511</u>

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

	2025	2024
Ministerial support	1	1
Admin staff	1	1
Music staff	3	3
Premises maintenance	4	5
	<u>9</u>	<u>10</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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

7 Trustee Remuneration and Related Party Transactions

Ministers were reimbursed for any travel and other expenses totalling £4,931 (2024: £8,115), telephone costs totalling £nil (2024: £206) and had the manse rates of £11,181 paid (2024: £6,890). There was no additional voluntary stipend in 2025 (2024: Nil) making total expenses of £16,112 (2024: £15,211).

Trustee A. Madden a salary of £10,007 (2024: £9,305) while acting as Church Administrator.

During the year a total of approximately £40,000 was donated to the congregation by the trustees (Kirk Session).

8 Tangible Fixed Assets

	Freehold Property £	Office Equipment £	Total £
Cost or Valuation			
At 1 January 2025	451,593	-	451,593
Added	-	535	535
At 31 December 2025	<u>451,593</u>	<u>535</u>	<u>452,128</u>
Accumulated Depreciation			
At 1 January 2025	-	-	-
Charge for year	-	80	80
At 31 December 2025	<u>-</u>	<u>80</u>	<u>80</u>
Net Book Value			
At 31 December 2025	<u>451,593</u>	<u>455</u>	<u>452,048</u>
At 31 December 2024	<u>451,593</u>	<u>-</u>	<u>451,593</u>

Refer to note 18 regarding property title and valuation matters.

Cumbræ, Fairlie and Largs 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	1,009,129	942,124
Additions	-	-
Disposals	(57,356)	-
Unrealised gain / (loss) on investments	89,774	67,005
Market value at 31 December 2025	<u>1,041,547</u>	<u>1,009,129</u>
Investments at cost	<u>529,924</u>	<u>594,994</u>

The following investments are held:

Church of Scotland Investor's Trust;	91,514 (2024: 98,814) Growth Fund Units	629,616	630,433
Church of Scotland Investor's Trust;	19,927 (2024: 19,927) Income Fund Units	226,968	220,393
M&G Investments	454 (2024: 454) Charifund Income Units	184,963	148,453
Lloyds Banking Group	NIL (2024: 4,870) Ordinary Shares	-	2,650
Aviva	NIL (2024: 2,100) Ordinary Shares	-	7,200
		<u>1,041,547</u>	<u>1,009,129</u>

10 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	9,666	9,754
Let of Premises	4,358	4,905
Sale of Shares	3,583	-
	<u>17,607</u>	<u>14,659</u>

11 Creditors

	2025	2024
	£	£
Accruals	14,176	9,527
Payroll Creditors	318	-
Trade Creditors	10,045	-
	<u>24,539</u>	<u>9,527</u>

12 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	-	452,048	-	-	452,048
Investments	730,873	-	50,065	260,609	1,041,547
Current Assets	157,282	-	13,085	5,920	176,287
Current Liabilities	(24,539)	-	-	-	(24,539)
Net assets at 31 December 2025	<u>863,616</u>	<u>452,048</u>	<u>63,151</u>	<u>266,528</u>	<u>1,645,343</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.

Cumbræ, Fairlie and Largs 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					
Farquharson Trust	8,160	494	-	(3,053)	5,601
Pennel Bequest	38,964	862	-	(29,266)	10,560
Buchanan Bequest	1,516	127	-	(82)	1,561
T. Clark Bequest	3,440	152	-	(152)	3,440
Wotherspoon Legacy	8,947	752	-	(485)	9,214
St Margaret's Trust	3,583	301	-	(194)	3,690
Wilson's Trust	170	14	-	(9)	175
AB Allan Trust/Gourlay Bequest	1,273	107	-	(69)	1,311
Anonymous Trust	395	33	-	(21)	407
Reserve Fund	6,496	546	-	(352)	6,690
Brown & Darroch Bequest	864	73	-	(47)	890
Newlands Bequest	3,167	266	-	(172)	3,261
Anonymous Bequest	3,167	266	-	(172)	3,261
Campbell Trust	388	33	-	(21)	400
Fife Trust	826	69	-	(45)	850
Fife Bequest	1,091	92	-	(59)	1,124
Ross & Boag Bequest	1,823	153	-	(99)	1,877
Hannah Bequest	789	66	-	(43)	813
J McMillan Bequest	1,583	133	-	(86)	1,630
James Boag Bequest	37,073	3,117	-	(2,011)	38,179
Mrs E Weir Bequest	18,017	1,515	-	(978)	18,554
Flower Fund	11,984	1,310	-	(1,057)	12,237
St Columba's Scouts	1,008	110	-	(89)	1,029
Childline Scotland	739	81	-	(65)	755
Fabric	72,168	7,888	-	(6,368)	73,688
Young Church	23,993	2,623	-	(2,117)	24,499
Heating Plant	19,011	2,078	-	(1,677)	19,412
Organ	3,416	373	-	(301)	3,488
Benevolent	2,877	315	-	(254)	2,938
Choir	2,536	277	-	(224)	2,589
The Guild	551	60	-	(49)	562
Guide Dogs	458	50	-	(40)	468
Windows	440	48	-	(39)	449
MacGregor Burial	110	12	-	(10)	112
Strang Burial	110	12	-	(10)	112
	<u>281,132</u>	<u>24,412</u>	<u>-</u>	<u>(49,718)</u>	<u>255,826</u>
Restricted funds					
Church Organisations	8,084	176	-	(113)	8,147
Conservation Fund	1,290	442	-	(442)	1,290
Russell Trust	5,800	256	-	(256)	5,800
Benevolent Fund	67	-	-	(67)	0
David Clark Bequest	2,013	60	-	-	2,073
EB Jones	16,490	492	-	-	16,982
MacGregor Burial	1,702	51	-	-	1,753
Strang Burial	462	14	-	-	476
Tower clock	6,690	200	-	-	6,890
Windows	4,866	145	-	-	5,011
Youth Organisation Fund	7,416	221	-	-	7,637
	<u>54,880</u>	<u>2,057</u>	<u>-</u>	<u>(879)</u>	<u>56,058</u>
Unrestricted funds					
Barr Executry	129,195	14,372	-	(9,077)	134,490
J. Laird Bequest	60,921	5,701	-	(2,067)	64,555
M Stewart Legacy	239,829	23,313	-	(6,269)	256,873
Designated Fabric Fund	109,969	17,446	-	-	127,415
Designated Young Church	1,042	298	-	(499)	841
Designated Choir Fund	255	73	-	(122)	206
Designated Benevolent Fund	18	5	-	(9)	14
Designated Flower Fund	473	135	-	(227)	381
Designated Transport Fund	16,873	4,820	-	(8,085)	13,608
Designated Services Recording Fund	1,226	350	-	(588)	988
Designated Tea Fund	10,116	2,890	-	(4,847)	8,159
Designated Pastoral Care Fund	1,025	293	-	(491)	827
Fabric and Reserve Fund	120,164	19,063	-	-	139,227
Church Organisations	12,125	15,951	(20,213)	-	7,863
General Fund	118,548	413,238	(488,167)	82,342	125,965
Designated Capital Fund	451,593	-	(80)	535	452,048
	<u>1,273,373</u>	<u>517,949</u>	<u>(508,460)</u>	<u>50,597</u>	<u>1,333,459</u>
Total funds	<u>1,609,385</u>	<u>544,418</u>	<u>(508,460)</u>	<u>(0)</u>	<u>1,645,343</u>

Cumbræ, Fairlie and Largs Parish Church of Scotland

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

14 Movements in Funds (continued)

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2024 £
Endowment funds					
Farquharson Trust	7,806	647	-	(293)	8,160
Pennel Bequest	36,396	3,235	-	(667)	38,964
Buchanan Bequest	1,502	96	-	(82)	1,516
T. Clark Bequest	3,440	179	-	(179)	3,440
Wotherspoon Legacy	8,866	566	-	(485)	8,947
St Margaret's Trust	3,551	226	-	(194)	3,583
Wilson's Trust	168	11	-	(9)	170
AB Allan Trust/Gourlay Bequest	1,262	81	-	(69)	1,273
Anonymous Trust	391	25	-	(22)	395
Reserve Fund	6,438	412	-	(354)	6,496
Brown & Darroch Bequest	856	55	-	(47)	864
Newlands Bequest	3,139	201	-	(173)	3,167
Anonymous Bequest	3,139	201	-	(173)	3,167
Campbell Trust	385	25	-	(21)	388
Fife Trust	818	52	-	(45)	826
Fife Bequest	1,081	69	-	(59)	1,091
Ross & Boag Bequest	1,807	116	-	(99)	1,823
Hannah Bequest	782	50	-	(43)	789
J McMillan Bequest	1,566	97	-	(80)	1,583
James Boag Bequest	36,738	6,945	-	(6,609)	37,073
Mrs E Weir Bequest	17,854	1,141	-	(978)	18,017
Flower Fund	11,263	721	-	-	11,984
St Columba's Scouts	947	61	-	-	1,008
Childline Scotland	694	44	-	-	739
Fabric	67,098	10,715	-	(5,646)	72,168
Young Church	22,550	1,443	-	-	23,993
Heating Plant	17,868	1,144	-	-	19,011
Organ	3,210	205	-	-	3,416
Benevolent	2,704	173	-	-	2,877
Choir	2,384	153	-	-	2,536
The Guild	517	33	-	-	551
Guide Dogs	431	28	-	-	458
Windows	414	26	-	-	440
MacGregor Burial	103	7	-	-	110
Strang Burial	103	7	-	-	110
	<u>268,273</u>	<u>29,188</u>	<u>-</u>	<u>(16,329)</u>	<u>281,132</u>
Restricted funds					
Church Organisations	11,429	4,395	(5,532)	(2,208)	8,084
Conservation Fund	1,290	-	-	-	1,290
Russell Trust	5,800	413	-	(413)	5,800
Benevolent Fund	1,877	-	(410)	(1,400)	67
Choir/Music Fund	149	-	-	(149)	(0)
David Clark Bequest	2,013	-	-	-	2,013
EB Jones	16,132	358	-	-	16,490
Fabric Fund	147	-	-	(147)	-
Flower Fund	4,385	-	-	(4,385)	-
Heat & Hospitality	3,490	-	-	(3,490)	-
MacGregor Burial	1,702	-	-	-	1,702
Organ	20,851	-	-	(20,851)	(0)
Sponsored activities	929	-	-	(929)	-
Strang Burial	462	-	-	-	462
Tower clock	6,690	-	-	-	6,690
Windows	8,802	-	-	(3,936)	4,866
Africa Fund	397	-	-	(397)	(0)
Youth Organisation Fund	7,416	-	-	-	7,416
	<u>93,960</u>	<u>5,167</u>	<u>(5,942)</u>	<u>(38,305)</u>	<u>54,880</u>
Unrestricted funds					
Barr Executry	118,057	12,509	-	(1,372)	129,195
J. Laird Bequest	57,483	5,505	-	(2,067)	60,921
M Stewart Legacy	221,938	24,679	-	(6,788)	239,829
Designated Fabric Fund	109,969	-	-	-	109,969
Designated Young Church	1,042	-	-	-	1,042
Designated Choir Fund	255	-	-	-	255
Designated Benevolent Fund	18	-	-	-	18
Designated Flower Fund	473	-	-	-	473
Designated Transport Fund	16,873	-	-	-	16,873
Designated Services Recording F	1,226	-	-	-	1,226
Designated Tea Fund	10,116	-	-	-	10,116
Designated Pastoral Care Fund	1,025	-	-	-	1,025
Fabric and Reserve Fund	154,747	2,881	-	(37,465)	120,164
Church Organisations	12,203	9,579	(11,935)	2,278	12,125
General Fund	132,390	400,520	(514,409)	100,047	118,548
Designated Capital Fund	451,593	-	-	-	451,593
	<u>1,289,410</u>	<u>455,674</u>	<u>(526,344)</u>	<u>54,634</u>	<u>1,273,373</u>
Total funds	<u>1,651,643</u>	<u>490,029</u>	<u>(532,286)</u>	<u>(0)</u>	<u>1,609,385</u>

Cumbræ, Fairlie and Largs Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

14 Purposes of Funds

Purposes of Endowment Funds

Farquharson Trust income is divided between Church (90%) and Women's Guild (10%).

Pennel Bequest income to assist in upkeep of the Church.

Wotherspoon Legacy income to assist in upkeep of the Church.

T. Clark Bequest income to assist in upkeep of the Church.

Buchanan Bequest income to provide the Choir with a social night.

ex FAIRLIE

Endowment Funds are not specific and all revenue can be used for general congregational purposes.

ex ST COLUMBA'S

Young Church – to provide teaching materials for the Young Church.

Flower Fund – to provide flowers to beautify the sanctuary.

St Columba's Scouts – there are no longer any Scouts attached to St Columba's Church.

Childline Scotland – amount left for Childline Scotland from former Session Clerk of St Columba's.

Fabric – for the maintenance of church property.

Heating Plant – to repair and maintain heating plant.

Organ – for the repair and maintenance of the church organ.

Benevolent – for the benefit of the community, administered by the Church Minister.

Choir – for provision of music and related items.

The Guild – Guild has now united with Largs Guild.

Guide Dogs – left by former session clerk to St Columba's for Guide Dogs.

Windows – for repair and maintenance of church stained glass windows.

McGregor Burial – for the upkeep of this grave.

Strang Burial – for the upkeep of this grave.

Purposes of Restricted Funds

Russell Trust is to assist in the provision of recorded services for the housebound.

Church Organisations funds are set aside for use by the various church groups.

ex FAIRLIE

David Clark Fund – for the upkeep of the new stained glass window.

Fabric Fund – for the maintenance of church property.

Choir/Music Fund – for the provision of music and related items.

Flower Fund – for the provision of flowers for the church and congregation.

The Guild – for use of the Guild.

Messy Church – for the use of Messy Church.

Heat and Hospitality – for the provision of a warm space and warm food for the community.

Benevolent Fund – for those in financial need, administered by the Church Minister.

ex ST COLUMBA'S

EB Jones – for expenditure approved by the family and Trustees.

Flower Fund – to provide flowers for the church and congregation.

Heat and Hospitality – to provide a warm space and warm food for the community.

Benevolent Fund – for those in financial need, administered by the Church Minister.

MacGregor Burial – for the upkeep of this grave.

Organ – for the repair and maintenance of the organ and piano(s).

Sponsored activity – to provide equipment to assist in church services within and outwith the church building.

Strang Burial – for the upkeep of this grave.

Tower Clock – for repairs and maintenance of the clock located in the steeple.

Windows – for the repairs and maintenance to church stained glass windows.

Choir – for provision of music and related items for the choir.

ex ST JOHN'S

Africa Fund – to provide support for ongoing partnership projects in Africa, principally Malawi and Ghana.

Youth Organisations – to benefit youth organisations affiliated to St John's church.

Purposes of Unrestricted and Designated Funds

Barr Executry is available to fund major expenditure.

Jean Laird Bequest is available to fund major expenditure.

M. Stewart Legacy is available for use by Clark Memorial Church.

The General Fund is used to meet the day-to-day expenses of the Church.

ex FAIRLIE

General Fund – to record the general income and expenditure of the church.

Designated Fabric Fund – for repairs and maintenance to church property.

ex ST COLUMBA'S

General Fund – to record the general income and expenditure of the church.

Designated Fabric Fund – for repairs and maintenance to church property.

Church organisations – contains money from the Guild, Young Church and God's Families.

ex ST JOHN'S

Fabric and Reserve Fund – for expenditure on fabric and extraordinary expenditure.

Designated Benevolent – to relieve hardship in the community.

Designated Flower Fund – to provide flowers for the church.

Designated Choir Music – to provide music resources.

Designated Transport – to fund transport to church services and other related activities.

Designated Service Recording Fund – to purchase equipment to provide recordings of services for the housebound.

Designated Tea Fund – to fund refit and re-design of kitchen.

Designated Pastoral Care Fund – for use of the Pastoral Care team.

Designated Capital Fund – Fixed Asset value.

Sunday School and Freeway – for use of the Sunday School and Freeway (Older children).

Guild – for use of the Guild (Guild now part of united Largs Guild).

ex CUMBRAE

Designated Fabric – to provide funds to maintain church property.

Designated Reserve – to provide funds for extraordinary expenditure.

Designated Guild – for use of the Guild.

Designated Young Church – for use of the Young Church.

Designated Choir – for use of the choir.

Cumbræ, Fairlie and Largs Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

15	Collections for Third Parties	2025 £	2024 £
	Rev Everisto Musedza	-	970
	Christian Aid	1,155	1,103
	Largs Foodbank	-	466
	Scottish Women's Aid	-	2,212
	Ayrshire Fiddlers	-	300
	Poppy Scotland	205	36
	North Ayrshire Cancer Care	-	355
	Salvation Army	-	501
		<u>1,360</u>	<u>5,943</u>

16 Church Organisations

Organisation	Balance 1 January 2025	Transfers In	Incoming Resources	Outgoing Resources	Balance 31 December 2025
<u>Investments - Restricted</u>					
Kirk Session Benevolent Fund	1,106		33		1,139
Junior Church	983		29		1,012
	<u>2,089</u>	-	<u>62</u>	-	<u>2,151</u>
<u>Current Assets - Restricted</u>					
Junior Church	349				349
Choir	325				325
Flower Fund	3,514				3,514
Parent & Toddler Group	770				770
Fairlie Guild	573				573
Fairlie Flower Fund	349				349
Fairlie Messy Church	116				116
	<u>5,995</u>	-	-	-	<u>5,995</u>
<u>Current Assets - Unrestricted</u>					
St Columba's Guild	70				70
St Columba's Monday club	322		40	(40)	322
Cumbræ Guild	6,788		9,158	(13,955)	1,991
St John's Freeway	217				217
St John's Sunday School	1,949				1,949
Largs United Guild	2,779	-	6,753	(6,218)	3,314
	<u>12,125</u>	-	<u>15,951</u>	<u>(20,213)</u>	<u>7,863</u>
	<u>20,209</u>	-	<u>16,013</u>	<u>(20,213)</u>	<u>16,009</u>

Cumbræ, Fairlie and Largs Parish Church of Scotland

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

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

	2025 £	2024 £
CAPITAL ACCOUNT		
Consolidated Fabric fund		
Balance at 1 January	161,239	161,239
Added	-	-
	<u>161,239</u>	<u>161,239</u>
Deposit Fund		
Balance at 1 January	14,982	14,982
Added	-	-
	<u>14,982</u>	<u>14,982</u>
	<u>176,221</u>	<u>176,221</u>
Market Value of Balances at 31 December	<u>219,230</u>	<u>208,503</u>
REVENUE ACCOUNT		
Consolidated Fabric fund		
Balance at 1 January	18,309	10,278
Added		
Interest/Dividends received	8,366	8,031
Credit Balance at 31 December	<u>26,675</u>	<u>18,309</u>

18 Other Matters

Whereas the following

- Largs Clark Memorial Parish Church (Scottish charity number SC002782)
- Cumbræ Parish Church (Scottish charity number SC004919)
- Fairlie Parish Church (Scottish charity number SC017304)
- Largs St Columba's Parish Church (Scottish charity number SC002294)
- Largs St John's Parish Church (Scottish charity number SC009048).

The united congregation became Cumbræ, Fairlie and Largs Parish Church under the congregation reference number 070437 but contained within charity number SC002782 (the former Largs Clark Memorial Church). The other four charities ceased with effect from 30 September 2023.

These financial statements represent the full calendar year in respect of the united congregation of Cumbræ, Fairlie and Largs Parish Church. all assets (including bank & cash balances, investments and property where applicable) having been transferred in from the charities that ceased to the ongoing charity.

Investments held by the General Trustees of the Church of Scotland have all been transferred into the name of Cumbræ, Fairlie & Largs Parish Church (congregation number 070437). However, due to the practicalities involved, title to the investments which were directly held by the other congregations has not yet all been transferred to the remaining charity. Funds do still remain in bank accounts of the legacy congregations at the balance sheet date. Further, title to the properties originally held by the other congregations has not yet been transferred to the remaining charity.

As part of the Trustees' review of titles to assets in relation to the above matters, it has come to light that certain properties (including two church buildings), which were not previously accounted for on the basis that they were thought to be vested with the General Trustees of the Church of Scotland, were in fact held directly by the individual congregations. Final details, including an appropriate valuation have still to be confirmed and these assets have not been included in the balance sheet at 31 December 2025. In relation to the properties that are included in the balance sheet, no formal valuations have been carried out in recent years and are considered to be less than the current market value.

The current Trustees include Trustees of all five original congregations and all relevant assets are under their control.

Cumbræ, Fairlie and Largs Parish Church of Scotland

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

Income and Expenditure Account

	31.12.25		31.12.24		Budget 2026
	£	£	£	£	£
Income for Year					
Offerings	203,079		213,719		200,000
Gift Aid	43,914		30,124		45,000
Donations & Legacies	69,812		10,181		15,000
Weddings and Funerals	3,838		3,845		2,000
Congregational Organisations	-		-		-
Use of Premises	49,252		57,057		50,000
Rental Income	21,643		33,151		6,600
Investment Income	31,556		30,806		35,000
Regular Fundraising Events	4,675		8,628		10,000
Other Income	10,924		21,555		11,000
Other Church Organisations	15,951		13,959		
		454,644		423,025	374,600
Expenditure for Year					
Giving to Grow Contribution	188,984		186,133		189,577
Presbytery Dues	8,089		6,404		8,089
Voluntary Additional Stipend	-		-		-
Ministers' Expenses	4,931		8,115		8,000
Ministerial Assistance	9,880		17,280		-
Pulpit Supply	520		-		(4,000)
Other salary costs	39,480		45,547		39,637
Fabric Repairs & Maintenance	74,223		94,568		87,000
Council Tax	11,180		6,890		-
Other Buildings Costs	109,649		109,009		101,823
Church Office Expenses	12,742		18,163		14,800
Organ & Music	-		1,284		1,250
Other expenses	22,700		17,374		21,150
Other Church Organisations	20,213		17,467		-
Payroll Bureau & Other Accounting	807		1,705		1,000
Independent Examiner's / Auditor's Fee	4,620		2,000		3,000
Offering Envelopes	362		348		350
Depreciation Charge	80		-		-
		508,460		532,287	471,676
Net income/expenditure per SoFA		(53,816)		(109,262)	(97,076)

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