

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
FOR
CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

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FOR THE YEAR ENDED 31 DECEMBER 2025**

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CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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 DETAILS

Charity Name:	Craigie, Dundonald and Symington Parish Church of Scotland
Charity Registration Number:	SCO08482
Congregation Reference No:	0457
Contact Address:	Langholm Farm Cottage Symington KILMARNOCK Ayrshire KA2 9AT

PRINCIPAL OFFICE-BEARERS

Interim Moderator & Locum Minister:	Rev. T McLeod
Session Clerks:	Mr R McMillan, Mrs D Tait
Church Treasurer:	Ms S Tannock
INDEPENDENT EXAMINER:	Mr D Armour
BANKERS:	Bank of Scotland 67 High Street IRVINE Ayrshire KA12 0AL

CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

OBJECTIVES AND ACTIVITIES

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.

Weekly worship was delivered in both church throughout the period of this report and the service, streamed from Dundonald Church was accessible via YouTube.

Holy Communion was celebrated on the first Sunday of March, June, October, and December at Craigie Symington Church and on 27th April, 4th May, and 26th October & 21st November at Dundonald Church.

Wreaths were laid at the War Memorials at Craigie, Symington, and Dundonald on Remembrance Sunday.

In preparation for the task of finding a new minister, an Electoral Register was formed, a new parish profile was created, and a nomination committee was elected.

Both guild groups continued to meet and enjoy a range of informative and entertaining speakers. The members also provided post service fellowship and refreshments in both churches and also on several special occasions throughout the year.

The Sunday Club at Craigie Symington and the Sunday School at Dundonald delivered a mix of Church attendance and practical activities and we are grateful to the committed leaders and volunteers involved. Both groups and their leaders featured in our regular all age family services.

The Boys Brigade, which meets weekly in the hall at Dundonald, continues to flourish and grow in all sections. They also have a Summer Camp and an Annual Display. The Annual Award ceremony is held in the church.

We continued to re-engage with members on the Roll who are not active in the life of the Church and to seek ways to improve communication. We also tried to engage with the wider community. Examples include:-

- Contact magazine published six times annually and also available digitally.
- Symington School staff, pupils, and their families attend Craigie Symington Church for Easter and Christmas services, likewise Dundonald School staff, pupils and parents attend Dundonald Church at Christmas and June.
- Improved use of the Church website, WhatsApp groups, and Facebook to engage with the wider community.
- Special services on Sunday afternoons and evenings for people who have difficulty attending Sunday morning services.
- Services delivered at Dundonald House on the first and third Thursdays of the month.
- Regular visits are made to the local sheltered unit for those who are unable to attend Church.
- The flower mission which is hugely appreciated by those members who are housebound or ill.
- The summer holiday club for children
- Good Grief, a bereavement group, open to anyone in the community.
- Floyds Community Cafe and Hub is open to all in the community. Free hot food, friendship, and community support are all available weekly. It is funded mainly by donations. The local Authority also uses it as a Hub where its officers meet and discuss matters with their clients.
- The Friendship Group continued to meet in the Symington Community Hall every Wednesday for refreshments and fellowship.

CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

Benevolent Fund

This is a dedicated fund which is used to support local families with funeral costs, funding the good grief groups, supporting families in temporary difficulty with fuel costs, as well as supplementing the foodbank with supermarket vouchers, supporting school outings to allow all children to participate.

The money for this fund comes from generous donations from members of the Church and funeral donations given to clergy, interest from investments in the Church of Scotland Deposit Fund and Church of Scotland Investment Fund.

ACHIEVEMENTS AND PERFORMANCE

Achievements and Performance

The most significant achievements post union include:

All of the activities delivered before union, continued post union.

The merger and restructure of the two legacy Kirk Sessions. The new structure, as detailed above, came about after much discussion and reflection and will support the work of the minister, the delivery of the above activities and provide a framework for the development of new activities.

The congregation was kept informed of developments post union by Rev McLeod and Mrs Mayes via Contact magazine or directly during regular Sunday services. They regularly visited local schools, hospitals and members of congregation who are housebound.

A range of special services, e.g. Lessons and Carols, Christmas Eve Family Service and Midnight Service and the Time to Remember, and Silver Service were occasions when the united congregation came together in one of the churches. Each was followed by refreshments and fellowship.

All of the fundraising activities continued as before union and include the Christmas Fayre, the Summer Fete and the Christian Aid Coffee Morning and the Big Breakfast. We supported the following charities Christian Aid, Poppy Scotland, Blythwood Care Shoebox Appeal, The Night Before Christmas, South Ayrshire Foodbank and Sight Research UK.

The development of the new Church website.

A Nomination Committee was formed and consists of a representative cross section of the congregation. By the end of December, work had begun to find the first minister of Craigie, Dundonald and Symington Parish Church.

CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

FINANCIAL REVIEW

Financial review

The financial statements show the transactions of Dundonald only for the first 3 months of the year and these are combined with the transactions for the United Charge of Craigie, Dundonald & Symington for the 9 months from 1st April 2025 to 31st December 2025. the comparative figures (2024) are for Dundonald only so are not directly comparable with the current financial statements.

The 2025 figures do show that the expenditure exceeded the income of the reporting period by £12,529 although this does include the replacement CH Boiler in Dundonald Church Hall of £11,509. The donations to external Charities and other benevolent donations exceeded £5000 including donations to Mary's Meals, Malawi feeding program, Christian Aid, Guild Projects, MND, All other costs were in line with previous years.

At 1st April 2025 the Craigie, Symington General Fund of £58,800, Fabric Fund of £62,961, Sunday School Fund of £253 and Friendship Group of £3,996 were transferred to the new charge and these amounts are now included in the total Funds statement by way of a Funds transfer at the bottom of page 9.

During the year the investments which are all held with the Church of Scotland Investor's trust either in Growth or Income Units increased in value by £11,375.

Total Funds now held are £382,577 which includes the amounts transferred in from Craigie Symington the Union at 1st April 2025. In addition, the Consolidated Fabric Fund held by the General Trustees but which does not form part of these accounts is standing at £296,205 (per Note 11) at 31st December 2025.

Reserves policy

It is the Trustees' policy to ideally hold reserves in unrestricted funds of at least six month's expenditure included in designated funds. At the end of 2025 the Church held unrestricted cash funds of £73,195 (2024 £40,853) which is just over 6 months normal expenditure and the Trustees believe that this is sufficiently close to the optimal requirement of 6 month's expenses and no specific action is required. The Trustees are aware that specific fund raising will need to take place to fund any future special project expenditures as was the case for the recent special project of the clock restoration.

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 new trustees

The charity trustees are the active elders of the Kirk Session and are chosen from those members of the church who are considered to have the appropriate gifts and skills. Rev McLeod, interim moderator, who is a member of the Kirk Session, was appointed by Presbytery. He was appointed as locum minister by the Kirk Session.

Organisational structure

The Kirk Session is responsible for spiritual and temporal affairs within the church and met eight times. Certain responsibilities are delegated to the six newly formed teams, Admin, Finance & Fabric; Legal & Compliance; Mission & Community; Pastoral; Worship; Youth & Education as appropriate.

The number of communicants on the Congregational Roll as at 1st April was 574.

There are 4 paid employees, including the Church Organist, Church Officer, Dundonald Hall Cleaner and Craigie Symington Church Cleaner.

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SCO08482

Principal address

62 Main Street
Dundonald
Kilmarnock
KA2 9HG

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025**

Trustees

Mr A Baird (appointed 1.4.2025)
Mr G Baird
Mr A Brown
Mrs Y Cain
Mr B Cuthbert (appointed 1.4.2025) (deceased 31.12.2025)
Mrs M Drummond (appointed 1.4.2025)
Mrs D Dunn
Mrs R Easton
Mrs A Finlayson
Mrs A Fitzgerald
Mrs E Grant
Mrs Guthrie (appointed 1.4.2025) (resigned 1.9.2025)
Mrs V Gwynne (appointed 1.4.2025)
Mrs J Hardie
Mrs H Harrow (resigned 31.10.2025)
Mr W Harvey (appointed 1.4.2025)
Ms E Harvey (appointed 1.4.2025)
Mr J Howie (appointed 1.4.2025)
Mr G Jack
Mrs P Kavanagh
Mr J Kerr
Mrs M Kerr (appointed 1.4.2025)
Mrs M Kilpatrick (appointed 1.4.2025)
Mr W Kilpatrick (appointed 1.4.2025)
Ms A Liggat (appointed 1.4.2025)
Mrs M Marriott (appointed 1.4.2025)
Mr A Mavor (resigned 1.6.2025)
Mrs F Mavor
Mrs M Miller
Mr J Morton (resigned 1.9.2025)
Mrs E Munro
Mr M McAulay (resigned 1.6.2025)
Mrs I MacTier
Mrs I McKenzie
Mr J McKenzie (appointed 1.4.2025)
Mr A McLaren (deceased 31.10.2025)
Mr R McMillan
Rev T McLeod (appointed 1.4.2025)
Mrs S Payne
Mrs K Purdie
Mr W Rae
Mrs J Ritchie
Mrs G Scott (appointed 1.4.2025)
Mrs M Steel (appointed 1.4.2025)
Mr G Stewart
Mrs D Tait (appointed 1.4.2025)
Miss S Tannock
Mrs J Tierney (appointed 1.4.2025)
Mr K Tierney (appointed 1.4.2025)
Mr M Tulloch (appointed 1.4.2025)
Ms M Withycombe (appointed 1.4.2025)
Mrs K Zorget

CHANGE OF NAME

As at 1st April 2025 the legacy Churches of Dundonald and Craigie Symington were United to become the sole charge of Craigie, Dundonald & Symington Church with one Charity number of SCO08482.

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025**

FUNDS HELD AS CUSTODIAN FOR OTHERS

During the year the Church supported several external Charities and Organisations either from specific Fund Raising offerings or activities or by making direct support payments.

The amounts raised were as follows:-

	Raised £	Paid £
Mayanmar Appeal	284	284
Mary's Meals	670	800
Malawi Feeding Program	1,757	1,435
South Ayrshire Food Bank	540	-
Christian Aid	726	-
Dundonald Castle	-	100
Dundonald Highland Games	-	140

The amounts held and shown in creditors at the year end was £16667.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The members of the Kirk Session must prepare financial statements, which give a true and fair view of the financial activities of the Church during the financial year. The members of the Kirk Session 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 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.

Doreen Tait

.....
Session Clerk - Mrs D Tait

RS McMillan

.....
Session Clerk - Mr RS McMillan

Approved by order of the board of trustees on 5 July 2026 and signed on its behalf by:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

Independent examiner's report to the trustees of Craigie, Dundonald & Symington Church of Scotland

I report to the charity trustees on my examination of the accounts of Craigie, Dundonald & Symington Church of Scotland (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

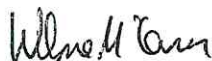
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Wilma McCann
The Association of Chartered Certified Accountants

31 July 2026

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

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

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		104,277	2,078	(1)	106,354	80,864
Other trading activities	2	8,352	-	-	8,352	1,253
Investment income	3	3,790	2,995	398	7,183	7,581
Other income		1,483	-	-	1,483	-
Total		117,902	5,073	397	123,372	89,698
EXPENDITURE ON						
Raising funds						
Raising donations and legacies	4	2,162	-	-	2,162	3,579
		2,162	-	-	2,162	3,579
Charitable activities						
General		140,602	-	-	140,602	95,566
Flower Fund		-	870	-	870	894
Benevolent		-	1,493	-	1,493	330
Guild		1,916	-	-	1,916	1,200
Sunday School		233	-	-	233	185
Other		-	-	-	-	3,654
Total		144,913	2,363	-	147,276	105,408
Net gains on investments		2,933	7,601	841	11,375	12,045
NET INCOME/(EXPENDITURE)						
Transfers between funds	10	(24,078)	10,311	1,238	(12,529)	(3,665)
		162,969	-	-	162,969	-
Net movement in funds		138,891	10,311	1,238	150,440	(3,665)
RECONCILIATION OF FUNDS						
Total funds brought forward		71,526	147,596	13,015	232,137	235,802
TOTAL FUNDS CARRIED FORWARD		210,417	157,907	14,253	382,577	232,137

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

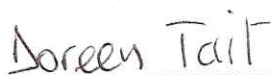
The notes form part of these financial statements

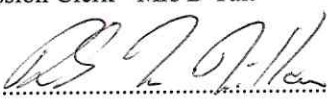
**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**BALANCE SHEET
31 DECEMBER 2025**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS						
Investments	7	76,505	114,476	13,856	204,837	157,309
Cash at bank and in hand		<u>154,366</u>	<u>43,659</u>	<u>397</u>	<u>198,422</u>	<u>132,543</u>
		230,871	158,135	14,253	403,259	289,852
CREDITORS						
Amounts falling due within one year	8	(20,454)	(228)	-	(20,682)	(57,715)
		<u>210,417</u>	<u>157,907</u>	<u>14,253</u>	<u>382,577</u>	<u>232,137</u>
NET CURRENT ASSETS						
		<u>210,417</u>	<u>157,907</u>	<u>14,253</u>	<u>382,577</u>	<u>232,137</u>
TOTAL ASSETS LESS CURRENT LIABILITIES						
		<u>210,417</u>	<u>157,907</u>	<u>14,253</u>	<u>382,577</u>	<u>232,137</u>
NET ASSETS						
		<u>210,417</u>	<u>157,907</u>	<u>14,253</u>	<u>382,577</u>	<u>232,137</u>
FUNDS						
Unrestricted funds	10				210,417	71,526
Restricted funds					157,907	147,596
Endowment funds					<u>14,253</u>	<u>13,015</u>
TOTAL FUNDS						
					<u>382,577</u>	<u>232,137</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 July 2026 and were signed on its behalf by:


.....
Session Clerk - Mrs D Tait


.....
Session Clerk - Mr RS McMillan

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Merger of Dundonald Church with Craigie Symington Church of Scotland

As of 1st April 2025 the two legacy Churches were United and this report covers the period of Dundonald only from 1st January 2025 to 31st March 2025 and then from 1st April 2025 it is the transactions for the combined entity. The stated reserves of Craigie Symington (as at 31.3.25) have been included as a transfer of funds item in order that the closing position reflects the reserves of the united Charity.

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	<u>8,352</u>	<u>1,253</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	596	1,354
Deposit account interest	3,500	2,247
Curr asset inv income	<u>3,087</u>	<u>3,980</u>
	<u>7,183</u>	<u>7,581</u>

4. RAISING DONATIONS AND LEGACIES

	2025	2024
	£	£
Sundries	-	213
Activities to raise funds	2,162	3,228
Support costs	-	138
	<u>2,162</u>	<u>3,579</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

During the year to 31st December 2025 there were payments to 2 Trustees for services provided by them. Mr H Appleby was paid £4,584 as Church Officer and Cleaner, Mrs M Chisholm was paid £4,560 as Church Organist and musical director.

Trustees' expenses

Trustees' expenses paid for the year ended 31 December 2025 were to Rev T McLeod for travel expenses in the amount of £1,422.90.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	79,630	1,234	-	80,864
Other trading activities	1,253	-	-	1,253
Investment income	4,029	3,154	398	7,581
Other income	-	-	-	-
Total	<u>84,912</u>	<u>4,388</u>	<u>398</u>	<u>89,698</u>
EXPENDITURE ON				
Raising funds				
Raising donations and legacies	<u>3,469</u>	<u>110</u>	-	<u>3,579</u>
	3,469	110	-	3,579

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
Charitable activities				
General	93,341	2,225	-	95,566
Flower Fund	-	894	-	894
Benevolent	-	330	-	330
Guild	1,200	-	-	1,200
Sunday School	185	-	-	185
Other	-	3,654	-	3,654
Total	<u>98,195</u>	<u>7,213</u>	<u>-</u>	<u>105,408</u>
Net gains on investments	<u>3,226</u>	<u>7,982</u>	<u>837</u>	<u>12,045</u>
NET INCOME/(EXPENDITURE)	(10,057)	5,157	1,235	(3,665)
Transfers between funds	<u>1,752</u>	<u>(1,354)</u>	<u>(398)</u>	<u>-</u>
Net movement in funds	(8,305)	3,803	837	(3,665)
RECONCILIATION OF FUNDS				
Total funds brought forward	<u>79,831</u>	<u>143,793</u>	<u>12,178</u>	<u>235,802</u>
TOTAL FUNDS CARRIED FORWARD	<u>71,526</u>	<u>147,596</u>	<u>13,015</u>	<u>232,137</u>

7. CURRENT ASSET INVESTMENTS

	2025 £	2024 £
CoS Growth Units	148,443	137,655
CoS Income Units	<u>56,394</u>	<u>19,654</u>
	<u>204,837</u>	<u>157,309</u>

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Bank loans and overdrafts (see note 9)	-	37,033
Trade creditors	<u>20,682</u>	<u>20,682</u>
	<u>20,682</u>	<u>57,715</u>

9. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>-</u>	<u>37,033</u>

10. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds				
General fund	33,351	(30,170)	78,175	81,356
Designated Fabric Fund	28,686	4,730	79,740	113,156
Designated Guild Fund	2,087	1,002	805	3,894
Designated Sunday School Fund	3,360	(427)	253	3,186
Designated Bible Class Fund				
	1,902	586	-	2,488
Kids Club Fund	100	-	-	100
Men's Club Fund	362	164	-	526
Social Action Committee Fund	1,063	(65)	-	998
Badminton Club Fund	592	113	-	705
Floyds	<u>23</u>	<u>(11)</u>	<u>3,996</u>	<u>4,008</u>
	71,526	(24,078)	162,969	210,417
Restricted funds				
Flower Fund	1,474	148	-	1,622
Benevolent Fund	35,566	426	-	35,992
Board & Session Fund	1,582	-	-	1,582
Reserve Fund	72,104	7,175	-	79,279
Organ Fund	26,910	1,462	-	28,372
Special Projects Fund	<u>9,960</u>	<u>1,100</u>	<u>-</u>	<u>11,060</u>
	147,596	10,311	-	157,907
Endowment funds				
Finnie Trust Fund	<u>13,015</u>	<u>1,238</u>	<u>-</u>	<u>14,253</u>
TOTAL FUNDS	<u>232,137</u>	<u>(12,529)</u>	<u>162,969</u>	<u>382,577</u>

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	109,416	(139,586)	-	(30,170)
Designated Fabric Fund	1,797	-	2,933	4,730
Designated Guild Fund	3,478	(2,476)	-	1,002
Designated Sunday School Fund	32	(459)	-	(427)
Designated Bible Class Fund				
	532	54	-	586
Men's Club Fund	209	(45)	-	164
Social Action Committee Fund	503	(568)	-	(65)
Badminton Club Fund	104	9	-	113
Floyds	<u>1,831</u>	<u>(1,842)</u>	<u>-</u>	<u>(11)</u>
	117,902	(144,913)	2,933	(24,078)
Restricted funds				
Flower Fund	1,018	(870)	-	148
Benevolent Fund	194	(1,493)	1,725	426
Reserve Fund	2,299	-	4,876	7,175
Organ Fund	462	-	1,000	1,462
Special Projects Fund	<u>1,100</u>	<u>-</u>	<u>-</u>	<u>1,100</u>
	5,073	(2,363)	7,601	10,311
Endowment funds				
Finnie Trust Fund	397	-	841	1,238
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>123,372</u></u>	<u><u>(147,276)</u></u>	<u><u>11,375</u></u>	<u><u>(12,529)</u></u>

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	37,853	(5,262)	760	33,351
Designated Fabric Fund	30,748	(4,514)	2,452	28,686
Designated Guild Fund	2,184	103	(200)	2,087
Designated Sunday School Fund	3,545	(185)	-	3,360
Designated Bible Class Fund				
	1,902	-	-	1,902
Kids Club Fund	100	-	-	100
Men's Club Fund	405	257	(300)	362
Social Action Committee Fund	2,644	(1,081)	(500)	1,063
Badminton Club Fund	432	620	(460)	592
Floyds	18	5	-	23
	79,831	(10,057)	1,752	71,526
Restricted funds				
Flower Fund	1,433	41	-	1,474
Benevolent Fund	33,395	2,171	-	35,566
Board & Session Fund	1,692	(110)	-	1,582
Reserve Fund	67,119	7,039	(2,054)	72,104
Organ Fund	24,315	2,595	-	26,910
Special Projects Fund	15,839	(6,579)	700	9,960
	143,793	5,157	(1,354)	147,596
Endowment funds				
Finnie Trust Fund	12,178	1,235	(398)	13,015
TOTAL FUNDS	<u>235,802</u>	<u>(3,665)</u>	<u>-</u>	<u>232,137</u>

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	86,368	(91,630)	-	(5,262)
Designated Fabric Fund	(7,740)	-	3,226	(4,514)
Designated Guild Fund	2,667	(2,564)	-	103
Designated Sunday School Fund	-	(185)	-	(185)
Men's Club Fund	542	(285)	-	257
Social Action Committee Fund	831	(1,912)	-	(1,081)
Badminton Club Fund	632	(12)	-	620
Floyds	<u>1,612</u>	<u>(1,607)</u>	<u>-</u>	<u>5</u>
	84,912	(98,195)	3,226	(10,057)
Restricted funds				
Flower Fund	935	(894)	-	41
Benevolent Fund	603	(330)	1,898	2,171
Board & Session Fund	-	(110)	-	(110)
Reserve Fund	2,055	-	4,984	7,039
Organ Fund	1,495	-	1,100	2,595
Special Projects Fund	<u>(700)</u>	<u>(5,879)</u>	<u>-</u>	<u>(6,579)</u>
	4,388	(7,213)	7,982	5,157
Endowment funds				
Finnie Trust Fund	398	-	837	1,235
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>89,698</u>	<u>(105,408)</u>	<u>12,045</u>	<u>(3,665)</u>

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	37,853	(35,432)	78,935	81,356
Designated Fabric Fund	30,748	216	82,192	113,156
Designated Guild Fund	2,184	1,105	605	3,894
Designated Sunday School Fund	3,545	(612)	253	3,186
Designated Bible Class Fund				
	1,902	586	-	2,488
Kids Club Fund	100	-	-	100
Men's Club Fund	405	421	(300)	526
Social Action Committee Fund	2,644	(1,146)	(500)	998
Badminton Club Fund	432	733	(460)	705
Floyds	18	(6)	3,996	4,008
	79,831	(34,135)	164,721	210,417
Restricted funds				
Flower Fund	1,433	189	-	1,622
Benevolent Fund	33,395	2,597	-	35,992
Board & Session Fund	1,692	(110)	-	1,582
Reserve Fund	67,119	14,214	(2,054)	79,279
Organ Fund	24,315	4,057	-	28,372
Special Projects Fund	15,839	(5,479)	700	11,060
	143,793	15,468	(1,354)	157,907
Endowment funds				
Finnie Trust Fund	12,178	2,473	(398)	14,253
TOTAL FUNDS	<u>235,802</u>	<u>(16,194)</u>	<u>162,969</u>	<u>382,577</u>

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	195,784	(231,216)	-	(35,432)
Designated Fabric Fund	(5,943)	-	6,159	216
Designated Guild Fund	6,145	(5,040)	-	1,105
Designated Sunday School Fund	32	(644)	-	(612)
Designated Bible Class Fund				
	532	54	-	586
Men's Club Fund	751	(330)	-	421
Social Action Committee Fund	1,334	(2,480)	-	(1,146)
Badminton Club Fund	736	(3)	-	733
Floyds	<u>3,443</u>	<u>(3,449)</u>	<u>-</u>	<u>(6)</u>
	202,814	(243,108)	6,159	(34,135)
Restricted funds				
Flower Fund	1,953	(1,764)	-	189
Benevolent Fund	797	(1,823)	3,623	2,597
Board & Session Fund	-	(110)	-	(110)
Reserve Fund	4,354	-	9,860	14,214
Organ Fund	1,957	-	2,100	4,057
Special Projects Fund	<u>400</u>	<u>(5,879)</u>	<u>-</u>	<u>(5,479)</u>
	9,461	(9,576)	15,583	15,468
Endowment funds				
Finnie Trust Fund	<u>795</u>	<u>-</u>	<u>1,678</u>	<u>2,473</u>
TOTAL FUNDS	<u>213,070</u>	<u>(252,684)</u>	<u>23,420</u>	<u>(16,194)</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

12. APPENDIX 1

Comments on fund ...

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025**

13. APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

70457 Craigie, Dundonald & Symington

Consolidated Fabric Fund

2025

CAPITAL ACCOUNT

£

Credit balances held at 31 December at cost

235,663.83

Market value of balances at 31 December

296,205.22

REVENUE ACCOUNT

Credit balances at 31 December

63,748.74

TEMPORARY ACCOUNT

Credit balance at 31 December

-

Individual Fund

Purpose:

2025

EXPENDABLE

£

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

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

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	10,201	3,754
Donations	69,312	55,876
Gift aid	20,241	15,234
Legacies	5,500	6,000
Grants	<u>1,100</u>	<u>-</u>
	106,354	80,864
Other trading activities		
Fundraising events	8,352	1,253
Investment income		
Rents received	596	1,354
Deposit account interest	3,500	2,247
Curr asset inv income	<u>3,087</u>	<u>3,980</u>
	7,183	7,581
Other income		
No description	1,183	-
No description	<u>300</u>	<u>-</u>
	1,483	-
Total incoming resources	123,372	89,698
EXPENDITURE		
Raising donations and legacies		
Sundries	-	213
Activities to raise funds	<u>2,162</u>	<u>3,228</u>
	2,162	3,441
Charitable activities		
Wages	13,856	12,060
Pensions	3,341	-
Ministries & Mission Allocation	62,745	36,915
Rates and water	2,323	932
Insurance	6,437	5,108
Light and heat	13,784	15,336
Postage and stationery	706	817
Advertising	-	140
Sundries	863	573
Carried forward	104,055	71,881

This page does not form part of the statutory financial statements

**CRAIGIE, DUNDONALD & SYMINGTON CHURCH OF
SCOTLAND**

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

	2025 £	2024 £
Charitable activities		
Brought forward	104,055	71,881
Minister's Expenses	10,579	646
Pulpit Supply	1,243	3,878
Wifi & Computer Costs	1,664	1,516
Property Repairs	17,460	9,958
Christian Education	646	238
Church Magazine	931	-
Organ & Piano Tuning	396	-
Church Decor & Flowers	1,018	995
Equipment Maintenance	492	2,891
Grants to institutions	3,650	4,816
Grants to individuals	<u>2,980</u>	<u>1,356</u>
	145,114	98,175
Support costs		
Governance costs		
Offering envelopes	-	138
Architect fees	<u>-</u>	<u>3,654</u>
	-	<u>3,792</u>
Total resources expended	<u>147,276</u>	<u>105,408</u>
Net expenditure	<u>(23,904)</u>	<u>(15,710)</u>