

Girvan Valley Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 100568

Charity No: SC007347 – Girvan Valley Church of Scotland

2025

Reference and Administrative Information

Charity Name: Girvan Valley Church of Scotland.
Charity Registration Numbers: SC007347
Congregation Reference No: 100568
Contact Address: Treasurer: Mr Kenneth Johnstone
103 Torcy Drive
Girvan
KA26 0EU

Trustees

June Allison	Louise Lindsay
James Anderson	James Lindsay
Mauraid Anderson	Eric MacKinnon
Janet Arthur	Rhona MacKinnon
William Benson	Pat McCracken
Margaret Benson	Jan McCrorie
Isobel Bone	Arlene McGarragle
Robert Bone	Hazel McKinley
Alec Clark	Craig McMaster
Sconaid Clark	David McIntyre
Violet Connor	Joyce Mills
Lorna Dunn	Jean Morris
James Fairbairn	Rob Newsham
Anne Fisher	James Nicol
Agnes Gibson	Margaret Nicol
Ronald Gibson	Jennifer Ramsay
Margaret Grassom	Pauline Rattray
Elisabeth Gregg	Matthew Scobie
Christina Ingram	John Sloan
Robert Jess	Sylvia Stewart
Una Jess	Sharon Trotter
Ken Johnstone	Ronald Turnbull
Stuart Kilpatrick	Joan Walker

Principal Office-bearers

Minister (inducted 3rd July 2025) Rev Peter Gill

Interim Moderator (till 03/07/2025) Dr James Anderson

Locum (Girvan Valley) (till 01/06/2025) Mr Glenn Ronald

Session Clerk Mrs Pauline Rattray

Treasurer Mr Ken Johnstone
103 Torcy Drive
Girvan
KA26 0EU

Independent Examiner Mr Robert McMaster (FCCA)
37 Henrietta Street
Girvan
KA26 9AL

Bankers

Royal Bank of Scotland,
30 Sandgate
Ayr. KA7 1BY

Bank of Scotland
123 High Street
Ayr KA7 1QP

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Constitution. On 1st July 2024 Girvan North Parish Church, Girvan South Parish Church, Dailly Parish Church, and Barr Parish Church united to form Girvan Valley Church of Scotland and adopted the Unitary Constitution as encouraged by The General Assembly of the Church of Scotland.

Recruitment and Appointments of Trustees.

Members of the Kirk Session are the charity trustees of Girvan Valley Church of Scotland. The Kirk Session members are the elders of the four united Churches and were chosen from those members of the church who are considered to have the appropriate gifts and skills. We had no minister since March 2019. The Interim Moderator and Locum were appointed by Presbytery on our union. The Rev Peter Gill was inducted as our minister on 3rd July 2025.

Organisational Structure

The Kirk session met 14 times during 2025. It is principally responsible for the spiritual affairs within the church. Under the Unitary Constitution, we have various Action Teams to oversee the development of the church's affairs. Teams consist of elders and non elders who are members of the congregation. All business matters are discussed in the various Team meetings, then brought before the Kirk Session for approval. The Action Teams are:- 1. Fund Raising Activities. 2. Christian Education and Discipleship. 3. Pastoral Care. 4. Worship. 5. Outreach and Mission. There are also three supporting committees namely Fabric committee, Finance committee and Communications committee.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine. Reformed in tradition and Presbyterian in policy. 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.


In 2025 Public Worship of Almighty God was observed every Sunday at 11 am in Girvan Valley Church and on the 1st, 3rd and 5th Sunday (where there was one) in each month at Dailly Mission Church, with Barr holding services on the 2nd and 4th Sunday of the month all at 11am. There were teas, coffees and fellowship after each service. A number of funerals were held in church during the year. Communion Services were held in Girvan Valley Church in March, June and November. Our Locum, Mr Glenn Ronald, provided pastoral visits and telephone calls throughout the first half of the year being replaced in the latter half by Rev Gill. Services from Girvan Valley were live streamed each Sunday. Girvan Valley church magazine, Girvan Valley News was delivered to members 3 times in the year, it keeps members informed of church services and activities. Our church supports Christian Aid and Food Bank collections. During 2025 funds were raised for Crosshouse Child Fund, Age Concern, Ayrshire Cancer care, Sarcoma UK and Malawi. Funds were also raised for a leaving gift for our Interim moderator Mr Glenn Ronald.

Girvan Valley Church of Scotland is a member of South Carrick Churches Together (SCCT). This is an ecumenical group of churches, including Girvan Methodist Church, the local Roman Catholic Church and Milestone Baptist Church. Outdoor services were held at Stumpy at both Easter and at in July. On a Sunday during worship, there was a Primary Sunday School for children aged from 3 years old to S1 in Girvan Valley for the first six months of the year and in Barr for the full year. The 1st Girvan Boys Brigade Company meet in the Girvan Valley church hall every Sunday evening September to May.

Financial Review.

Girvan Valley Church operates over three worship sites, with the main Church (Girvan Valley) meeting every Sunday and the other two on alternate Sundays.

The principal source of income of the church is through offerings, these are made up four main offering streams namely (a) Faster pay/Standing orders paid monthly by members directly into the Church bank account. (b) by using numbered offering envelopes put into the offering plate weekly where how much someone is putting in is anonymous and is only available to the person administering the gift aid list. (c) by direct cash donations into the offering plate. (d) by annual/biannual cheques paid directly usually via the treasurer. Other sources of income are lets of the Church Halls to various external organisations, and donations from Church organisations using the halls. Overall the joint income of the union during 2025 was £98209 (2024 - £143246) and a joint expenditure of £181494 (2024 – 180807). Therefore we had a massive fall in our income over the year while our expenditure stayed the same thus giving us a large deficit for the year.

Signed 

Date 11/3/26

Mr Kenneth Johnstone (Treasurer)

It is the trustees policy to hold reserves of approximately six months normal outgoing expenditure. At the year end the Church held unrestricted funds of £100566 (down from £183985 at the end of 2024) This relates to approximately 7 months expenditure.

Statement of Trustees Responsibilities

The Members of the Kirk session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the 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 responsible steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

Pauline M Rattray

Pauline Rattray
Session Clerk

Date 11.03.26

Girvan Valley Church of Scotland

SC007347

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under this section and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination includes a review of the accounting records kept by the Girvan Valley Church of Scotland and a comparison of the accounts presented. It also includes consideration of any unusual items or disclosures, and seeking explanations concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - the accounts do not accord with those records
 - the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

NAME: Mr Robert McMaster (FCCA)

DESIGNATION :Accountant

ADDRESS : 37 Henrietta Street
(Girvan
KA26 9AL

Signature :

Date : 04/3/26.....

Girvan Valley COS of Scotland

RECEIPTS and PAYMENTS ACCOUNT

Year ended 31st December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
RECEIPTS						
General Receipts	1	85947.68	236.51	0.00	86184.19	103749.77
Legacies	2	0.00	0.00	0.00	0.00	1000.00
Fundraising Events	3	4122.82	0.00	0.00	4122.82	3548.49
Bank & Deposit Interest	4	271.46	238.92	23.76	534.14	821.15
Investment Income	5	1308.24	155.25	0.00	1463.49	845.00
		<u>91650.20</u>	<u>630.68</u>	<u>23.76</u>	<u>92304.64</u>	<u>109964.41</u>
Rental of Premises	6	5904.00	0.00	0.00	5904.00	6546.00
Sale of Assets	7	0.00	0.00	0.00	0.00	0.00
Sale of Investments	8	0.00	0.00	0.00	0.00	0.00
Grants	9	0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees	10	0.00	0.00	0.00	0.00	26735.48
TOTAL RECEIPTS		<u>97554.20</u>	<u>630.68</u>	<u>23.76</u>	<u>98208.64</u>	<u>143245.89</u>
PAYMENTS						
Costs of Generating Funds	11	0.00	0.00	0.00	0.00	0.00
Charitable Activities	12	180973.06	521.00	0.00	181494.06	180806.78
Governance Costs	13	0.00	0.00	0.00	0.00	0.00
Other Payments	14	0.00	0.00	0.00	0.00	0.00
TOTAL PAYMENTS		<u>180973.06</u>	<u>521.00</u>	<u>0.00</u>	<u>181494.06</u>	<u>180806.78</u>
Excess of Receipts over Payments		<u>-83418.86</u>	<u>109.68</u>	<u>23.76</u>	<u>-83285.42</u>	<u>-37560.89</u>

Girvan Valley COS Dailly Parish Church of Scotland
STATEMENT OF BALANCES
 At 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total end 25 2025 £	Total end 24 2024 £
Bank & Cash Balances					
Balances Brought forward					
Dailly General Fund	3152.84			641.87	3152.84
GV-General Fund	25836.28			73596.59	25836.28
MissMorrisonBequest	9779.79			9877.86	9779.79
JohnMcNaughtBequest	8409.88			8494.21	8409.88
CarpetBowlingClub	667.12			1266.83	667.12
Ladies Badminton	441.67			338.15	441.61
GS-General_fund	53178.77			429.11	53178.77
GS-Fabric_Fund	64718.63			0.00	64718.63
GS-Reserves	9956.98			4956.98	9956.98
BA-Premium-account	7842.53			964.17	7842.37
BA-General-Fund	0.61			0.47	0.61
Boiler Fund		3032.66		3222.53	3032.66
Benevolent Fund		1437.25		1453.31	1437.25
Car Fund		2605.84		2634.93	2605.84
The Church Mice		591.79		598.40	591.79
MemorialChapelFund		969.00		969.00	969.00
JMcNaughtMinisterial		15212.77		15365.31	15212.77
Malawi Fund		1093.55		809.06	1093.55
Mrs Dalrymple Hamilton			1032.57	1044.24	1032.57
Reyner Bequest			677.49	689.58	677.49
Total Opening/Closing Funds	183985.10	24942.86	1710.06	127352.54	210637.80
Movement in Year:-					
Dailly General Fund	-2510.97				
GV-General Fund	47760.31				
MissMorrisonBequest	98.07				
JohnMcNaughtBequest	84.33				
CarpetBowlingClub	599.71				
Ladies Badminton	-103.52				
GS-General fund	-52749.66				
GS-Fabric Fund	-64718.63				
GS-Reserves	-5000.00				
BA-Premium-account	-6878.36				
BA-General Fund	-0.14				
Boiler Fund		189.87			
Benevolent Fund		16.06			
Car Fund		29.09			
The Church Mice		6.61			
MemorialChapelFund		0.00			
JMcNaughtMinisterial		152.54			
Malawi Fund		-284.49			
Mrs Dalrymple Hamilton			11.67		
Reyner Bequest			12.09		
Total Surplus/Defecit for Year	-83285.42	-83418.86	109.68	23.76	
Third Party collection held over from Prior year	0.00	0.00	0.00	0.00	0.00
Third Party collection held at year end	0.00	0.00	0.00	0.00	0.00
Total Funds	100566.18	25052.54	1733.82	127352.54	210637.80

Total Funds (from previous page)	<u>100566.18</u>	<u>25052.54</u>	<u>1733.82</u>	<u>127352.54</u>	<u>210637.80</u>
Investments (Church of Scotland Investors Trust)					
Fabric Fund (Deposit)		270.00		270.00	270.00
Organ Fund (Deposit)		286.69		286.69	274.49
General Purposes (Growth)	18576.00			18576.00	17226.00
General Purposes (Growth)	11090.56			11090.56	10284.56
Boiler Fund (Growth)		7912.00		7912.00	7337.00
General Purposes (Income)	6002.53			6002.53	5828.62
Other Investments	0.00				
Total Investments	<u>35669.09</u>	<u>8468.69</u>	<u>0.00</u>	<u>44137.78</u>	<u>41220.67</u>
Assets					
Unclaimed/Unpaid Gift Aid	<u>4639.00</u>				<u>6560.75</u>
Liabilities					
	0.00				
Amount collected on behalf of third parties					
Crosshouse Child Fund	340.37				
Age Concern	340.36				
Ayrshire Cancer Care	212.50				
Sarcoma UK	212.50				
Glenn Ronald leaving gift	1500.00				
	<u>2605.73</u>				
Grand Total	<u>143480.00</u>	<u>33521.23</u>	<u>1733.82</u>	<u>171490.32</u>	<u>258419.22</u>

The Account were approved by Kirk Session/Congregational Board on 11/3/2020

For and on behalf of the Kirk Session/Congregational Board

Pauline M Rattray.

Session Clerk

[Signature]

Treasurer

Girvan Valley Church of Scotland

Notes to Receipts and Payment Accounts Note	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds		
	2025	2025	2025	2025	2024
RECEIPTS					
Donations	658.31	236.51	0.00	894.82	14459.11
Offerings(GiftAided)	41001.15	0.00	0.00	41001.15	43287.45
WFO Scheme (Non Gift Aid)	14680.70	0.00	0.00	14680.70	14287.47
Tax on Gift Aid Donations	14249.55	0.00	0.00	14249.55	18772.66
Other Offerings (Open Plate)	11474.14	0.00	0.00	11474.14	9057.03
Weddings & Funerals	2860.00	0.00	0.00	2860.00	3192.30
Other	1023.83	0.00	0.00	1023.83	693.75
Sub Total	1 85947.68	236.51	0.00	86184.19	103749.77
Legacies	2 0.00	0.00	0.00	0.00	1000.00
Fundraising Events	3 4122.82	0.00	0.00	4122.82	3548.49
Bank & Deposit Interest	4 271.46	238.92	23.76	534.14	821.15
Investment Income	5 1308.24	155.25	0.00	1463.49	1067.58
Rental of Premises	6 5904.00	0.00	0.00	5904.00	6546.00
Sale of Assets	7 0.00	0.00	0.00	0.00	0.00
Sale of Investments	8 0.00	0.00	0.00	0.00	0.00
Grants	9 0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees	10 0.00	0.00	0.00	0.00	26512.90
Sub Total	11606.52	394.17	23.76	12024.45	39496.12
Total Income	97554.20	630.68	23.76	98208.64	143245.89

Girvan Valley Church of Scotland

PAYMENTS		Unrestricted	Restricted	Endowment	Total 2025	Total2024
Costs of Generating Funds						
Offering Envelopes		0.00	0.00	0.00	0.00	0.00
Fundraising Costs		0.00	0.00	0.00	0.00	0.00
Costs of Generating Funds	11	0.00	0.00	0.00	0.00	0.00
Ministries & MissionAllocation		60133.00	0.00	0.00	60133.00	30040.55
Presbytry Dues		2343.10	0.00	0.00	2343.10	1716.00
Voluntry Additional Stipend		0.00	0.00	0.00	0.00	0.00
Ministers Expenses		1651.10	0.00	0.00	1651.10	5997.35
Ministrial Assistance		6072.25	0.00	0.00	6072.25	12131.79
Pulpit Supply		600.70	0.00	0.00	600.70	2229.76
Other Staffing Costs		14654.94	0.00	0.00	14654.94	17042.03
Fabric Repair & Maintenance		42086.85	0.00	0.00	42086.85	63222.07
Council Tax		0.00	0.00	0.00	0.00	0.00
Insurance		17141.54	0.00	0.00	17141.54	10183.03
Other Building Costs		12002.08	0.00	0.00	12002.08	6241.96
Heat & Light		14576.77	0.00	0.00	14576.77	19276.23
Church Office Expenses		2900.99	0.00	0.00	2900.99	3916.87
Organ & Music		0.00	0.00	0.00	0.00	647.00
Other Expenses		6809.74	521.00	0.00	7330.74	8162.14
Charitable Activities	12	180973.06	521.00	0.00	181494.06	180806.78
Independant Examiners Fees		0.00	0.00	0.00	0.00	0.00
Governance Costs	13	0.00	0.00	0.00	0.00	0.00
Purchase of Assets		0.00	0.00	0.00	0.00	0.00
Purchase of Investments		0.00	0.00	0.00	0.00	0.00
Other Payments	14	0.00	0.00	0.00	0.00	0.00
Total Expenditure		180973.06	521.00	0.00	181494.06	180806.78

Analysis of Net Assets between Funds

	General	Designated	Restricted	Endowment	Total
Fixed Assets	0.00	0.00	0.00	0.00	0.00
Investments	35669.09	0.00	8468.69	0.00	44137.78
Current Assets	100566.24	0.00	25052.54	1733.82	127352.60
Current Liabilities	0.00	0.00	0.00	0.00	0.00
Net Assets at 31st December 2025	<u>136235.33</u>	<u>0.00</u>	<u>33521.23</u>	<u>1733.82</u>	<u>171490.38</u>

All Church of Scotland Congregations contribute to the National Stipend Fund which bears the costs of all ministers stipends and employers contributions for national insurance pension and housing 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 £31642 and the maximum stipend (in the fifth and subsequent years) £38884.00

Girvan Valley COS

1. Trustees Remuneration and Related Party Transactions.

One Trustee Matthew Scobie (Secretary) received £3749.25 in Salary

	At 1 st Jan	Incoming	Outgoing			At 31 st Dec
Endowment Funds	2025	Resources	Resources	Difference	Transfers	2025
Mrs Dalrymple Hamilton Bequest	1032.57	11.67	0.00	11.67	0.00	1044.24
Reyner Bequest	677.49	12.09	0.00	12.09	0.00	689.58
Total	1710.06	23.76	0.00	23.76	0.00	1733.82
Restricted Funds						
Dailly Boiler Fund	3032.66	189.87	0.00	189.87	0.00	3222.53
Dailly Beevolent Fund	1437.25	16.06	0.00	16.06	0.00	1453.31
Dailly Car Fund	2605.84	29.09	0.00	29.09	0.00	2634.93
Dailly Church Mice	591.79	6.61	0.00	6.61	0.00	598.40
Girvan Valley Memorial Chapel	969.00	0.00	0.00	0.00	0.00	969.00
Girvan Valley McNaught Ministerial	15212.77	152.54	0.00	152.54	0.00	15365.31
Malawi Fund	1093.55	236.51	521.00	-284.49	0.00	809.06
Total	24942.86	630.68	521.00	109.68	0.00	25052.54
Unrestricted Funds						
Dailly General Fund	3152.84	1108.82	319.79	-2510.97	-3300.00	641.87
Girvan Valley General Fund	25836.28	94801.12	179104.44	47760.31	132063.63	73596.59
Girvan South General Fund	53178.77	0.00	749.66	-52749.66	-52000.00	429.11
Barr Premium account	7842.53	786.07	664.43	-6878.36	-7000.00	964.17
Miss Morrison Bequest	9779.79	98.07	0.00	98.07	0.00	9877.86
John McNaughton Bequest	8409.88	84.33	0.00	84.33	0.00	8494.21
Carpet Bowling Club	667.12	418.37	73.66	599.71	255.00	1266.83
Ladies Badminton	441.67	257.42	60.94	-103.52	-300.00	338.15
Fabric Fund	64718.63	0.00	0.00	-64718.63	-64718.63	0.00
Girvan South Reserves	9956.98	0.00	0.00	-5000.00	-5000.00	4956.98
Barr General Account	0.61	0.00	0.14	-0.14	0.00	0.47
Total	183985.10	97554.20	180973.06	-83418.86	0.00	100566.24
Grand Total	210638.02	98208.64	181494.06	-83285.42	0.00	127352.60

Purposes of Endowment Funds

Mrs Dalrymple Hamilton
Reyner Bequest

Fund where only Interest can be used for General Church Expenditure
Income from this fund to provide Sunday school teaching materials.

Purposes of Restricted Funds

Dailly Boiler Fund
Dailly Benevolent Fund
Dailly Car Fund
Dailly Church Mice
Memorial Chapel Fund
J McNaught Ministerial

Fund for the upkeep and repair of Church Boiler
Fund for distribution to and supply of Coal to Poor in Parish
Fund for repair and replacement of Ministers Car
To keep separate accounts of Church Mice group
To provide funds for the maintenance of the Memorial Chapel
Income from this fund to provide emergency help to distressed parishoners
in time of need.

Malawi Fund

To be used to support the work of Likomo Church Milawi

Purposes of Unrestricted Funds

Dailly General Fund
Girvan Valley General Fund
Girvan South General Fund
Barr Premium account
Miss Morrison Bequest
John McNaught Bequest
Carpet Bowling Club
Ladies Badminton
Girvan South Fabric Fund
Girvan South Reserves
Barr General Fund

Fund for the General running of Church Affairs
Fund for the General running of Church Affairs
Fund for the General running of Church /GS-General Fund
Fund with Interest to run with General Account (Linked account)
Fund to provide Car loan for the minister.
This fund to provide Office printing and copying machines as required.
To provide funds to finance this recreational group within the Church.
To provide funds to finance this recreational group within the Church.
Fund for upkeep of Church Fabric
To build a Reserves fund for unforeseen need
Fund for the General running of Church Affairs (Linked account)

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
<u>CAPITAL ACCOUNT</u>	£	£
	63117.28	63117
Market Value of Balances at 31st December	<u>100053.62</u>	<u>95168</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31st December	<u>16403.34</u>	<u>12878</u>
<u>TEMPORARY ACCOUNT</u>		
Debit balance at 31 st December	<u>-4310.00</u>	<u>0.00</u>