

Kilwinning & Saltcoats Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Kilwinning & Saltcoats Free Church of Scotland

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Kilwinning & Saltcoats Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address

c/o The Playz
Unit A Pennyburn Local Centre
Kilwinning
KA13 6TA

Tel: 01294 551105

Bankers

Royal Bank of Scotland
69 High Street
Irvine
KA12 0AL

Solicitors

Blackadders LLP
10 Euclid Crescent
Dundee
DD1 1AG

Independent Examiner

Mr. John MacKenzie
78 Kilmardinny Crescent
Bearsden
Glasgow G61 3NW

Kilwinning & Saltcoats Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025

Status of Charity and Governing Document

Kilwinning & Saltcoats Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC021319).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London and five in North America, and sister churches founded by mission work in India, Peru and South Africa. The Church also runs a degree-awarding seminary called Edinburgh Theological Seminary in the heart of Edinburgh for the training of Ministers and other Christian workers. This Seminary serves not only the Free Church but a number of private students and Scottish members of the Fellowship of Evangelical Churches.

Dating from 1843 but with its roots in the Reformation, the Free Church owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which outlines the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Kilwinning & Saltcoats Free Church of Scotland is part of the congregation now designated Ayr and Kilwinning within the national Free Church of Scotland and is under the jurisdiction of the Presbytery of Glasgow & Argyll. The congregation shares its Kirk Session with Ayr but has a separate Deacons' Court to administer its own financial business. For the whole of the calendar year in question the church was vacant, and the courts of the church were directed by an Interim Moderator, appointed by Presbytery.

Throughout 2025 the Kilwinning & Saltcoats congregation has continued to worship in The Playz, a community centre in Pennyburn, a district of Kilwinning.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, have responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversee financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation and those with responsibility for day-to-day management and control.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:-

Deacons' Court

<i>Elders</i>	N. MacSween, Mr N. Smith.
<i>Deacons</i>	R. Thomson.
<i>Ministerial Team</i>	Rev. Kenny Boyd (Interim Moderator)

Kilwinning & Saltcoats Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of its stated aims. We have a fortnightly midweek prayer and bible study meeting. We are thankful to Mrs. MacSween who takes the Sunday School class each Sunday. The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially. In this year it submitted £16,322 to the denomination's central funds, a sum which goes some way to enabling the joint congregation of Ayr and Kilwinning to have a full-time minister.

We gave the following donations

£400.00p towards Sunday School Children going to Free Church summer camps.

£200.00p to Broughty Free Church who requested Financial Support toward upgrading a building.

£100.00p to Free Church of Scotland Harvest Thanksgiving appeal

£ 60.00p to Women's Foreign Mission.

The central offices in Edinburgh hold a substantial sum of money which can be used with permission of the wider church for a community worker which we hope to be successful in finding in the future.

In relation to **congregational funding**:

- Income is received by voluntary donations from individuals with income from regular contributors facilitated by a contributory envelope system and enhanced by gift aid income tax recovery where applicable.
- Interest has been received from funds held centrally for the use of the congregation.
- Use has been made of the Gift Aid Small Donations Scheme.

Reserves

Results for the year

This year saw a surplus of £2,207. This surplus was mainly due to an increase in the interest rate in connection with the funds held centrally.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Norman MacSween

Trustee

Dated: ...17 June..... 2026

Kilwinning & Saltcoats Free Church of Scotland

Independent Examiner's Report

For the year ended 31 December 2025

Independent Examiner's Report to the Trustees of Kilwinning & Saltcoats Free Church of Scotland

I report on the financial statements of the charity for the year ended 31st December 2025 which are set out on pages 5 to 7

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 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 2006 Regulations. 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 connection with 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 Regulations
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

John MacKenzie

**78 Kilmardinny Crescent
Bearsden, Glasgow
G61 3NW**

12/05/2026

Kilwinning & Saltcoats Free Church of Scotland

Statement of Receipts and Payments

For the year ended 31 December 2025

	Unrestricted Funds		
	Notes	General Fund	Total
		2025	2024
		£	£
Receipts			
Donations (Individuals)		13,490	13,103
Refund Supply Costs		2,596	2,224
Gift Aid - Tax Recovery		3,150	3,370
Bank Interest		4,573	5,221
Transfer of Funds		232	-
Other Income		100	50
Total Receipts		24,141	23,968
Payments			
Remittances to Central Funds		16,322	14,540
Ministerial Costs		-	-
Manse		923	464
Presbytery Dues		237	174
Rent - Playz		893	824
Pulpit Supply		2,348	2,798
Head Office Gift Aid Levy		32	73
Presentation		55	45
Sundry Expenses		264	203
Harvest Donation		100	100
Outreach		760	500
		-	-
		-	-
Total Payments		21,934	19,721
Surplus/ Deficit for the year		2,207	4,247
Transfer			
Added to Capital		-	9
Transfer of Funds		(232)	-
		-	-
Total funds brought forward		144,810	140,554
Total funds carried forward		146,785	144,810

Kilwinning & Saltcoats Free Church of Scotland

Statement of Balances

As at 31 December 2025

	Notes	2025 £	2025 £	2024 £
Bank and Other Cash Balances				
Opening balance		144,810	144,810	140,554
Surplus / Deficit for the year		2,207	2,207	4,247
Added to Capital		-	0	9
Transfer of funds by General Trustees		(232)	(232)	-
Closing balance	4	146,785	146,785	144,810

Statement of Other Assets held for Charitable purposes

None.

Statement of liabilities at 31 December 2025

	2025 £	2024 £
None		

Approved by the Trustees on 17 June 2026 and named as undernoted

NORMAN MacSWEEN

ROBERT THOMSON

Norman MacSween
Trustee

Robert Thomson
Trustee

The notes form part of these financial statements.

Kilwinning & Saltcoats Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

1. Basis of Accounting

These accounts have been prepared on a Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

2. Nature and purpose of funds

Unrestricted Funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the administration of the congregation's finances.

3. Transactions with Trustees

No Transactions

4 Bank and other Cash Balances

Of the above balance £130,533 is accounted for by cash held by the General Trustees of the Free Church of Scotland on behalf of the congregation with the remaining £16,252 accounted for by the locally administered bank account.