

Leuchars St Athernase and Tayport Church of Scotland

Receipts and Payments Account

for the year ended

31 December 2025

Congregation No: 261592

Scottish Charity No: SC015677

Leuchars St Athernase and Tayport Church of Scotland

Scottish Charity No: SC015677

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Leuchars St Athernase and Tayport Church of Scotland

Reference and Administrative Information

Charity Name:	Leuchars St Athernase and Tayport Church of Scotland
Charity Registration Number:	SC015677
Congregation Reference No:	261592
Contact Address:	10 Erskine Road Tayport Fife DD6 9EY

Trustees

Trustees who served during the year and up to the date of signing the accounts were as follows:-

Kirk Session

Rev Dr Jonathan Humphrey	Alison Jeffrey
Gina Baird	Anne Johnston
Lynne Borland	Gwenyth Mitchell
Sheila Boyd	Jennifer Muir
Mary Campbell	Jill Nicoll (to 4.8.25)
Bruce Davidson	Carol Petrie
Heather Davidson (from 16.11.25)	Dawn Ross
MoragAnne Elder	Mary Smith
Susan French	Brenda Stewart
Elizabeth Gay	Stuart Swanston
Linda Hamilton	Lorna Trewern
Jo Henderson	Richard Trewern

Principal Office-bearers

Minister	Rev Dr Jonathan Humphrey
Session Clerk	Richard Trewern
Deputy Session Clerk	Heather Davidson
Treasurer:	Lynne Borland BA CA CTA

Independent Examiner

Joanne Paul BA CA CTA TEP
Henderson Black & Co
Chestney House
149 Market Street
St Andrews
Fife KY16 9PF

Bankers

Royal Bank of Scotland
113-115 South Street
St Andrews
KY16 9QB

**Leuchars St Athernase and Tayport Church of Scotland
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 Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which is chaired by Rev Dr Jonathan Humphrey, usually meets formally once a month and is responsible for spiritual and temporal affairs within the church.

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. These objectives are met through regular services of worship, various Church groups, social activities and events.

During 2025, services were held in Leuchars and Tayport on alternate Sundays, with a monthly service being held in Balmullo Village Hall in line with the seasons and celebrations of the Christian year. Some of the Balmullo services are in a "Cafe church" format. Remembrance Sunday services were held in both churches, with the Leuchars service being held jointly with the Chaplain and personnel from Leuchars Station.

There have been weekly emails with news sent out to those members of the congregation who are online. The weekly Presbytery newsletter is also sent out. There is a church Facebook page which is kept up to date with church events. A newsletter is delivered to households in the congregation every month, either digitally or as a physical copy.

**Leuchars St Athernase and Tayport Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025**

Achievements and Performance

Weekly attendance is around 30-50 in either church. There is a Wednesday afternoon prayer meeting held via zoom. There is a regular Sunday School and there has been an increase in the numbers attending. A successful Alpha course ran during the year and a follow up course is now running on prayer. Lent and "Dear Theo" study groups were also well attended.

Outdoor witness has continued at the Tayport building, which is on the main street, using art installations to let the community know we are still active and what season of the church year we are in. The space in front of the church is ideal for tableaux and the church door ideal for the displaying of banners. Response from the community to these has been positive.

Other activities such as the choir, coach-house café and Guild meetings took place regularly in 2025. A Warm Spaces Cuppa and Chat continued in the Tayport hall over the winter months and this has been very successful raising funds for several charities.

Several social events were held; barbeques in both Leuchars and Tayport, a harvest supper in Balmullo and Strawberry Afternoon, quiz night and Mince Pie teas in Tayport.

Throughout the year, the church, along with the other three churches in Tayport, have worked together (there is an ecumenical organising committee) and a continuing initiative is an evening service of Taize chants and quiet, held on the first Sunday of each month and moving round the churches. "No Pew Needed" continued this year, midweek, at a venue outside the church. This is successful in encouraging both members and non-members alike to come along and take part in a range of activities with usually around 20 people attending services for World Day of Prayer, Christian unity and Pentecost.

The Kirk Session continued to consider the changes and challenges facing the church. An Elders' conference was held in November to consider these. As part of the requirements of the Fife Presbytery Mission Plan, the Kirk Session finalised the church's Vision and Strategy and began work on a five year Action Plan.

The church continues its support for other charitable organisations. Details of these are in note 8 to the accounts. In November, the Christmas Blythwood Shoebox Appeal was well supported and 85 boxes were filled.

In December, the Christmas gift day was again held for congregation members in care homes or housebound, with 18 members being given a goodie bag of donated items. Selection boxes were also collected for local children.

Contact continues with Leuchars, Balmullo and Tayport Primary Schools. Tayport Primary School use the church building for their end of term gatherings. Leuchars Primary School held 2 Christmas services in 2025.

Work has continued on the manse with the upgrading of the kitchen and carrying out various other repairs to both the building and garden. Most of this was funded by amounts held on our behalf in the Central Fabric Fund.

**Leuchars St Athernase and Tayport Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025**

Achievements and Performance (contd.)

The Regeneration Project and Fundraising teams have continued discussions regarding the process required to resume our development plans for St Athernase church. In the AMBA buildings audit carried out for the General Trustees, St Athernase was designated as "A" - to be retained. This is with the proviso that accessibility and facilities are improved to make the building fit for the 21st century. We are currently liaising with Presbytery and the General Trustees to work out how to progress these plans.

The Regeneration Fundraising team held a number of successful events in 2025, including a Music and Tea at 3, plant sale, Police Choir concert and Light and Sounds concert. Several individuals in the congregation raise funds for the project throughout the year, and their support is much appreciated. The Fundraising Group has non-churchgoing members of the community on it, which broadens the reach of the activities. This fundraising group was wound up during the year.

St Athernase Church was open to visitors on certain days over the summer, and we would hope to be able to extend this to pre-COVID numbers of annual visitors.

The pastoral care groups, both in Leuchars and Tayport, have continued to offer support to congregational members through activities and visits.

The Guild continues to meet in daytime to provide interesting activities to the group. They have offered tea and coffee, and a time for fellowship after the church services in St Athernase church. Tea and coffee and a time of fellowship is also held after services in Tayport with a rota of volunteers providing this.

The halls at Tayport are used by various community groups; an art group, music groups, Rainbows, Guides and a community choir.

As a church, we are indebted to the many enthusiastic people who are willing to help in whatever ways possible to keep our churches running effectively. We pray that we can grow together as a Church and continue to reach out to the local and wider community over the coming year.

**Leuchars St Athernase and Tayport Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025**

Financial Review

The principal source of income is members' regular offerings, which amounted to £35,639 (excluding gift aid tax recovered) for the year, an increase of 9% over 2024.

Expenditure was down compared to 2024, mainly due to manse one-off refurbishment costs in the previous year, although our Giving to Grow allocation increased by 55% over the previous year. Almost all current year costs incurred in respect of the manse were reclaimed from our capital balance in the Central Fabric Fund.

Reserves Policy

It is the Trustees' policy to hold reserves, including designated funds, to cover future contingencies and major items of expenditure, particularly in relation to the fabric of the Church building. At the year end, £1,884 was held in the General Fund. This is less than 1 months' expenditure. £16,469 was also held in the Designated Fabric Fund. At the year end, the church held unrestricted cash funds of £58,209.

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 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees on 2 March 2026 and signed on their behalf,

A handwritten signature in black ink, appearing to read 'R Trewern' with a stylized flourish at the end.

Richard Trewern, Trustee

Date 29/06/2026

LEUCHARS ST ATHERNASE AND TAYPORT CHURCH OF SCOTLAND

Independent Examiner's Report to the Trustees of Leuchars St Athernase and Tayport Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 13.

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.

This report is made to the trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees for my work or for this report.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures 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 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanne Paul

Joanne Paul CA,
Partner,
Henderson Black & Co,
Chartered Accountants

Chestney House,
149 Market Street,
St Andrews,
Fife, KY16 9PF

Date: 30/06/2026

Leuchars St Athernase and Tayport Church of Scotland
Receipts and Payments Account
For the Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note					
Donations	3	46,707	5,015	-	51,722	45,166
Legacies		-	-	-	-	5,000
Activities for Generating Funds		3,712	3,799	-	7,511	9,503
Bank & Deposit interest		2,196	1,168	27	3,391	3,838
Investment income		6,103	15	-	6,118	6,117
		<u>58,718</u>	<u>9,997</u>	<u>27</u>	<u>68,742</u>	<u>69,624</u>
Rental of Premises		2,800	-	-	2,800	2,950
Other Receipts		2,268	-	-	2,268	1,863
Grants		-	-	-	-	2,488
Total Receipts		<u><u>63,786</u></u>	<u><u>9,997</u></u>	<u><u>27</u></u>	<u><u>73,810</u></u>	<u><u>76,925</u></u>
Payments	4					
Costs of generating funds		193	-	-	193	644
Charitable activities		92,967	5,141	-	98,108	124,006
Governance costs		918	-	-	918	756
Purchase of fixed assets		-	876	-	876	-
Total Payments		<u><u>94,078</u></u>	<u><u>6,017</u></u>	<u><u>-</u></u>	<u><u>100,095</u></u>	<u><u>125,406</u></u>
(Deficit)/surplus for the year before funds released by General Trustees and transfers		(30,292)	3,980	27	(26,285)	(48,481)
Funds released by General Trustees		<u>20,472</u>	<u>-</u>	<u>-</u>	<u>20,472</u>	<u>62,396</u>
(Deficit)/surplus for the year before transfers		(9,820)	3,980	27	(5,813)	13,915
Transfers		200	(200)	-	-	-
(Deficit)/surplus for the year		<u><u>(9,620)</u></u>	<u><u>3,780</u></u>	<u><u>27</u></u>	<u><u>(5,813)</u></u>	<u><u>13,915</u></u>

Leuchars St Athernase and Tayport Church of Scotland
Statement of Balances
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		67,829	83,854	2,365	154,048	140,133
Movement in year:						
(Deficit)/surplus for the year		(9,620)	3,780	27	(5,813)	13,915
Bank & deposit balances carried forward		<u>58,209</u>	<u>87,634</u>	<u>2,392</u>	<u>148,235</u>	<u>154,048</u>
<u>Investments at market value</u>						
(Cost: 2025 - £97,575, 2024 - £97,575)		<u>220,328</u>	<u>743</u>	<u>-</u>	<u>221,071</u>	<u>206,946</u>
<u>Assets</u>						
Gift Aid and Other Receivables		8,307	667	-	8,974	9,275
		<u>8,307</u>	<u>667</u>	<u>-</u>	<u>8,974</u>	<u>9,275</u>
<u>Liabilities</u>						
Unbilled expenses at the year-end		<u>3,265</u>	<u>-</u>	<u>-</u>	<u>3,265</u>	<u>1,894</u>

The accounts were approved by the Kirk Session on 2 March 2026

And signed on their behalf by:



Richard Trewern, Trustee

Date: 29/06/2026



Lynne Borland, Treasurer

Date: 19/05/2026

Leuchars St Athernase and Tayport Church of Scotland
Notes to the Accounts
For the year ending 31 December 2025

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The financial statements are prepared in sterling, which is the functional currency of the entity.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	15,953	516	-	-	16,469
Designated Parish Development Fund	37,117	2,525	-	-	39,642
Designated Sunday School Fund	151	1	(32)	94	214
Designated Holiday Club Fund	93	1	-	(94)	-
General Fund	14,515	81,215	(94,046)	200	1,884
	<u>67,829</u>	<u>84,258</u>	<u>(94,078)</u>	<u>200</u>	<u>58,209</u>
Restricted funds					
Poor of the Parish Fund	5,997	440	(1,029)	-	5,408
McKenzie Burial Ground Fund	870	36	-	-	906
Regeneration Fund	69,803	6,253	(1,810)	-	74,246
Special Collections Fund	847	10	-	-	857
Guild Fund	431	1,295	(674)	(200)	852
Mission Fund	2,489	1,925	(1,795)	-	2,619
Presbytery Fund	512	7	-	-	519
Church Improvement Fund	319	4	-	-	323
Hall Floor Fund	703	6	(709)	-	-
Small Hall Redecoration Fund	201	2	-	-	203
Youth Fund	1,682	19	-	-	1,701
	<u>83,854</u>	<u>9,997</u>	<u>(6,017)</u>	<u>(200)</u>	<u>87,634</u>
Endowment funds					
Miss Catherine K Duncan's Trust Fund	1,516	17	-	-	1,533
Mills Trust Divinity Student Fund	493	6	-	-	499
Benevolent Fund	356	4	-	-	360
	<u>2,365</u>	<u>27</u>	<u>-</u>	<u>-</u>	<u>2,392</u>
Total funds	<u>154,048</u>	<u>94,282</u>	<u>(100,095)</u>	<u>-</u>	<u>148,235</u>

Leuchars St Athernase and Tayport Church of Scotland
Notes to the Accounts (continued)
For the year ending 31 December 2025

2. Movements in Funds (continued)

Purposes of Designated Funds

Fabric Fund : The trustees have set aside funds for the maintenance of church properties.

Parish Development Fund : Funds have been designated to create a "Church Without Walls" ie to develop and maintain opportunities which attract people of all ages within the parish.

Sunday School Fund : Funds for Sunday School activities.

Holiday Club Fund : sums raised towards running the children's club during the school holidays. As holiday clubs are no longer held the funds have been transferred to the Sunday School Fund.

Purposes of Restricted Funds

Poor of the Parish Fund : Fund to assist those experiencing hardship in the Parish.

McKenzie Burial Ground Fund : Fund to fund the maintenance of a private burial ground.

Regeneration Fund : Fund to be used for the major repair project in the St Athernase church building.

Special Collections Fund : Fund to be used for special overseas donations.

Guild Fund : Funds held by the church Guild to promote fellowship within the congregation and to hold fundraising events from which they make donations to the general fund of the church and other outside organisations.

Mission Fund : to fund mission in the local area.

Presbytery Fund : Funds received to support COVID-19 expenditure, including IT updates.

Church Improvement Fund : to fund improvement and upgrade of the Tayport church buildings.

Hall Floor Fund : to provide for flooring in the small hall at Tayport.

Small Hall Redecoration Fund : to fund redecoration of the small hall at Tayport.

Youth Fund : funds donated to be used for work with young people.

Purpose of Endowment Funds

Income from the Catherine K Duncan Trust Fund is to be used to provide "a Christmas treat" to women over 60 years of age living in Tayport and considered to be in poor circumstances.

Income from the Mills Trust Divinity Student Fund is to be used to provide financial assistance to students of divinity and to fund mission work in the parish of Tayport.

Income from the Benevolent Fund is to be used at the discretion of the Minister to assist parishioners in need.

Leuchars St Athernase and Tayport Church of Scotland
Notes to the Accounts (continued)
For the year ending 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	1,551	-	-	1,551	3,410
Gift Aid Donations	29,200	2,500	-	31,700	23,004
Tax Recovered on Gift Aid Donations	9,001	150	-	9,151	7,807
Ordinary Offerings (Open Plate)	4,888	-	-	4,888	6,148
Other Offerings, Donations etc	2,067	2,365	-	4,432	4,797
	<u>46,707</u>	<u>5,015</u>	<u>-</u>	<u>51,722</u>	<u>45,166</u>
4. Analysis of Payments					
Costs of generating funds					
Fundraising expenses	-	-	-	-	446
Offering envelopes	193	-	-	193	198
	<u>193</u>	<u>-</u>	<u>-</u>	<u>193</u>	<u>644</u>
Charitable activities					
Giving to Grow allocation	28,330	-	-	28,330	18,270
Presbytery dues	2,244	-	-	2,244	2,244
Minister's travel	2,142	-	-	2,142	1,080
Minister's expenses	342	-	-	342	4,478
Pulpit supply	385	-	-	385	1,411
Mission fund expenditure	-	1,795	-	1,795	-
Organist	4,359	-	-	4,359	4,413
Fabric repairs & maintenance	28,821	862	-	29,683	63,271
Heat and light - church and hall	5,640	-	-	5,640	5,575
Manse heat and light	-	-	-	-	902
Manse council tax	3,329	-	-	3,329	2,143
Insurance	7,059	-	-	7,059	6,263
Organ & music	1,948	-	-	1,948	974
Printing, stationery and postage	201	-	-	201	149
Copier lease	1,037	-	-	1,037	1,159
Cleaning	6,158	-	-	6,158	5,876
Professional fees	-	1,810	-	1,810	3,637
Donations	-	240	-	240	290
Other expenses	972	434	-	1,406	1,871
	<u>92,967</u>	<u>5,141</u>	<u>-</u>	<u>98,108</u>	<u>124,006</u>
Governance costs					
Independent examiner's fees	918	-	-	918	756

Leuchars St Athernase and Tayport Church of Scotland
Notes to the Accounts (continued)
For the year ending 31 December 2025

5. Giving to Grow Allocation

	2025	2024
	£	£
Total allocation	53,280	49,369
Less Transition Funding	(2,050)	(3,019)
Less paid by Stipend Endowment Income	(22,395)	(22,722)
Less Glebe Rent	(505)	(600)
Less Vacancy Allowance	-	(4,758)
Amount paid per note 4	<u>28,330</u>	<u>18,270</u>

6. Trustee Remuneration and Related Party Transactions

During the year, Rev Dr Jonathan Humphrey received reimbursement of expenses totalling £5,813 (2024 - £7,701) in respect of manse council tax, travel and telephone/broadband.

The following members of the Kirk Session received payment for providing services during the year:-

<u>Name of trustee</u>		<u>Services Provided</u>
Ms MA Elder	£2,446 (2024 - £3,278)	Organ supply and pulpit supply

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 (2024 - £31,642) and the maximum stipend (in the 5th and subsequent years of service) was £39,856 (2024 - £38,884).

8. Collections for Third Parties

	2025	2024
	£	£
Scottish SPCA	191	128
Taybridgehead Foodbank	-	721
UNICEF	218	160
Crohns & Colitis UK	104	-
British Heart Foundation	285	-
Medical Aid for Palestinians	110	-
British Red Cross	357	-
Nkhoma Hospital Cervical Screening Programme	-	180
Scottish Refugee Council	-	175
Open Doors	-	77
Shelter	168	150
Mary's Meals	-	26
Cancer Research UK	140	90
Seescape	-	138
St Francis Leprosy Guild	-	120
Christian Aid	150	285
	<u>1,723</u>	<u>2,250</u>

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
AND NOT INCLUDED IN THE FOREGOING ACCOUNTS**

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	315,963	357,157
Add: Gain on sale of growth fund units	-	10,879
Less: Reclaimed	(9,989)	(50,206)
Loss on sale of income fund units	-	(1,867)
Credit Balances held at 31 December at cost	305,974	315,963
Market Value of Balances at 31 December	<u>296,714</u>	<u>298,114</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 1 January	10,750	7,128
Add: Dividends/Interest received	16,502	16,899
Less: Reclaimed	(10,483)	(12,190)
Administration costs	(470)	(1,087)
Credit Balance at 31 December	<u>16,299</u>	<u>10,750</u>
<u>TEMPORARY ACCOUNT</u>		
Debit balance at 31 December	<u>(1,816)</u>	<u>(1,816)</u>