

The Church of Scotland

North Carrick Parish Church of Scotland

Receipts and Payments Accounts

Year ended 31 December 2025

Congregation No: 070441

Charity No: SC000213

Reference and Administrative Information

Charity Name: North Carrick Parish Church of Scotland
Charity Registration Number: SC000213
Congregation Reference Number: 070441
Contact Address: 21 Ainslie Road
Girvan
Ayrshire
KA26 0AY

Trustees

The Trustees throughout the year and up to the date of signing of the accounts were as follows:

Kirk Session

Rev Karlien Becker	appointed 09.09.25
Rev Paul Russell	resigned 09.09.25
Mrs Catherine Campbell	appointed 11.05.25
Mrs Aileen Martin	appointed 11.05.25
Mr Robert Martin	appointed 11.05.25

Mr John Andrew	Mr J Lennox
Mrs N Blackley	Mrs P Lennox
Miss Isabel Crawford	Mrs Pam McIlwraith
Mr A Cuthbertson	Mrs F Morrison
Mrs D Cuthbertson	Mrs Margaret Murdoch
Mr John Dunlop	Mrs D Qua
Mrs Sheila Dunlop	Mrs L Rankin
Mrs C Feldmann	Mrs Elizabeth Riome
Mrs M Ferguson	Mrs Angela Shannon
Mrs Molly Garrie	Mrs Mary Smith
Mrs L Grant	Mr J Stevens
Mr Alexander Hamilton	Mrs Linda Stroud
Mr D Hamilton	Mr J Whiteford
Mr Graeme Hamilton	Mrs S Whiteford
Mrs Paula Hamilton	Mrs E Woodburn
Mrs M Hearn	Mrs Elizabeth Veitch
Mr A Hutchison	

Minister	Rev Karlien Becker	appointed 09.09.25
Interim Moderator pro tem	Rev Paul Russell	resigned 09.09.25
Church Treasurer:	Elizabeth Veitch	
Session Clerk:	Lynne Rankin	
Independent Examiner:	Martin Duncan, 33 Kennedy Drive, Dunure, Ayrshire	
Bankers:	Royal Bank of Scotland, Sandgate, Ayr	

**North Carrick Parish Church of Scotland
SC000213
Trustees' Annual Report
Year ended 31 December 2025**

Structure, Governance and Management

The Church was administered in accordance with the terms of the Church of Scotland Model Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Sole nominee, Rev Karlien Becker was accepted by the congregations of North Carrick and Kirkmichael linked with Straiton after preaching over two Sundays in three places of worship. Rev Karlien Becker was inducted by Presbytery to the charge on 9 September 2025. 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 or ordained by Presbytery.

Organisational Structure

The Kirk Session met eight times during the year.
The Kirk Session is responsible for both 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.

Services of Worship: Services of Worship are held every Sunday in Crosshill, Maybole and Kirkoswald throughout the year. During the summer months a Breakfast Church service is held in Maidens hall at 9 am for holiday makers and locals, conducted by Rev Connie Bonner. Breakfast rolls are offered and made to order at Little K Café next door. There were two services of Communion held during the year in each place of worship and all were made welcome. An Easter Sunday service conducted by Rev Connie Bonner was held on the shore in Maidens followed by breakfast of bread and fish in the hall. A joint service was held in the Carrick Centre on 15 June to hear the Sole Nominee preach. Watch night services on Christmas eve were held in all three churches. On the first Sunday of the new year a joint service was held in Crosshill followed by a cooked breakfast enjoyed by all.

Youth Activities The Young Adventurers, in Maidens folded in February.

The Guild: The Guild meet in Crosshill twice a month during the winter. A busy syllabus has kept the members entertained and informed. The annual daffodil tea raises funds and welcomes visitors to the social evening. The Guild with support from Rev Connie Bonner held the World Day of Prayer in Kirkoswald followed by a cup of tea in the hall.

Achievements and Performance:

The church has continued to maintain a positive commitment during the past year.

We are indebted to Linda Stroud and Fisherton Worship Team for conducting worship at Kirkoswald regularly during the continuing vacancy and to Lynne Rankin and the Worship Group for their services at Maybole and Crosshill. This with pulpit supply has ensured services every Sunday in each church. With the appointment of Rev Karlien Becker in September, services are taken by her and Rev Duncan Campbell on the alternate Sundays, holidays are being covered by Linda and Lynne.

Maybole church is incorporated within the Carrick Centre, allowing the local community to work in partnership to promote a shared sense of growth for the inhabitants of Maybole. A well established choir lead the congregation each Sunday and often contribute to Church worship with an anthem. Monthly Sunday afternoon services have recommenced at Malin Court, Maidens from January 2026.

We have continued to develop our Fairtrade status and are registered members of the Scottish Fairtrade Forum. The local Foodbank is supported by monthly donations from the church.

Rev Connie Bonner took the Maidens Summer Breakfast Church Services again this year, always a treat for holiday makers who want an early start. Hot rolls were bought in the Little K's café next door, cereal, fruit juice, tea and coffee served to those who wanted it.

The property team lead by property convenor Jim Whiteford continues to keep the buildings and grounds in good repair. Thanks are due to all the volunteers who give of their time and talents to maintain a high standard with little or no cost to the church. Kirkoswald manse continues to be let and the minister resides in the Maybole manse.

Lisa Caldwell collected shoe boxes from the congregation and friends supporting The Samaritans Purse.

Tea is available every Sunday after the Maybole service.

On the first Sunday of the month at Kirkoswald a cup of tea is served in the hall after the service.

A glossy A4 quarterly North Carrick magazine distributed to every household in the villages shares what is going on in the Church. Magazines are posted to members not living in the parish.

A team of volunteers from Recovery Ayr have come on four occasions to work in the garden at Kirk Wood, Kirkoswald. We thank them for their continued support. The Criminal Justice team regularly cut the grass at Maidens and Kirkoswald.

The halls in Kirkoswald and Maidens continue to be let and generate income for the church.

Financial Review

The Church's principal source of income is by donation.

Total receipts for the year were £97,461. This is the first full year of the new union.

Excess unrestricted payments over receipts for the year is £15,315, this is after fabric expenditure of £12,294.

Pulpit supply of £5,481 and vacancy expenses of £4,607 were met by a transfer of £10,088 from the Ferguson Bequest.

Expenses for 2026 are expected to be greater than 2025 as with the appointment of a minister there is now council tax, telephone and travelling expenses to be paid.

A new energy tariff has been agreed by Church of Scotland and our existing energy supplier for a further two years. The kWh unit charge is 10% less and the standing charge remains the same. Crosshill electricity has now been transferred to the Church of Scotland scheme.

Church of Scotland Insurance Services has been transferred to insurance brokers Howden Insurance Ltd. Our first point of contact remains with Church of Scotland, Edinburgh and they liaise with the broker.

The other running costs have remained tight in 2025 due to continued support by members volunteering with cleaning, gardening, painting, pressure washing paths and opening halls for hall lets.

Once again volunteers assembled to take on the Charity Shop week. Abundant donations of goods to sell were collected and generated £1773, (2024 £1306). This has been allocated to the 250th Anniversary fund. The now annual Christmas Fayre at Kirkoswald raised £960, (2024 £627).

Crosshill Community Lunches continues to generate income for the Church but more importantly a warm space for people to come together in friendship to enjoy a cooked meal. After costs £936 was raised. These events only happen when everyone pulls together to help with the event or comes along to support it.

The Church income is enhanced by interest and income earned from investments relating to a legacy received from Mrs Urie, Turnberry in 2013.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted liquid funds of £68,790. The Trustees are satisfied that the level of reserves held is adequate to allow the charity to operate successfully.

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 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.

Approved by the Trustees and signed on their behalf,



Session Clerk

10-Mar-26

**North Carrick Parish Church of Scotland
SC000213
Independent Examiner's Report
to the Trustees of Kirkoswald Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

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.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that in any material respect the requirement:
 - to keep accounting records in accordance with Section 44(1) (a) of the Charities and Trustee Investments (Scotland) Act 2005 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.

Martin Duncan

.....
Martin Duncan

33 Kennedy Drive
Dunure
Ayrshire
KA7 4LR

13 March 2026

North Carrick Parish Church of Scotland
SC000213
Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>						
Donations	3	70,368	30	0	70,398	39,747
Legacies		0	0	0	0	0
Activities for generating funds	8	7,081	0	0	7,081	4,373
Bank interest		941	0	0	941	978
Investment income		10,205	0	4,596	14,801	14,779
		88,595	30	4,596	93,221	59,877
Transfer of union balance		0	0	0	0	44,182
Sale of investments		0	0	0	0	0
Manse rental		0	0	0	0	5,400
Grants received		900	0	0	900	1,396
Hall lets		3,340	0	0	3,340	4,144
<u>Total Receipts</u>		92,835	30	4,596	97,461	114,999
<u>Payments</u>						
Costs of generating funds	4	779	0	0	779	335
Charitable activities	5	117,459	8	0	117,467	80,007
Other payments		0	0	0	0	14,430
<u>Total Payments</u>		118,238	8	0	118,246	94,772
Excess of Payments over Receipts for the year before transfers		-25,403	22	4,596	-20,785	20,227
Transfers		10,088	0	-10,088	0	0
Excess of Payments over Receipts for the year		-15,315	22	-5,492	-20,785	20,227

North Carrick Parish Church of Scotland
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Statement of Balances

As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Cash Balances						
brought forward		84,105	1,305	10,491	95,901	75,674
movement in year		-15,315	22	-5,492	-20,785	20,227
carried forward	2	68,790	1,327	4,999	75,116	95,901

Investments	(held for endowment funds and general unrestricted)	Cost £	Market Value 2025 £	Market Value 2024
Ferguson Bequest				
Church of Scotland Investors Trust Income Fund	7228 units	81,893	82,327	79,942
McMaster Trust				
Church of Scotland Investors Trust Growth Fund	1918 units	6,291	13,196	12,237
General Account				
Church of Scotland Investors Trust Growth Fund	28982 units	115,122	199,396	184,905
Income Fund	10488 units	114,990	119,458	115,997
		318,296	414,377	393,081

Creditors - Loans payable to General Trustees

The balance on the purchase of the manse in Maybole is £64,790 and has been written off during the year.

The accounts were approved by the Kirk Session on 10 March 2026

For and on behalf of the Kirk Session

Lynne Rankin

Session Clerk

Elizabeth Veitch

Trustee

North Carrick Parish Church of Scotland
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Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year seven trustees received reimbursement of expenses incurred totalling £10,495

2 Movements in Funds

		At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Endowment funds						
Ferguson Bequest	Kirkoswald	7045	4337	0	-10088	1294
McMaster Trust	Kirkoswald	2102	259	0	0	2361
Bell Trust	Maybole	1344	0	0	0	1344
		10491	4596	0	-10088	4999
Restricted funds						
Compassionate Community Fund		1305	30	8	0	1327
Unrestricted funds						
Fabric fund	Maybole	1338	0	1338	0	0
Flower fund	Kirkoswald	50	160	123	0	87
General fund		81106	88417	115424	10488	64587
Youth Work	Maybole	437	0	0	0	437
Choir	Maybole	453	0	0	0	453
North Carrick Guild	Crosshill	432	2485	1353	-400	1164
250 Anniversary	Kirkoswald	289	1773	0	0	2062
		84105	92835	118238	10088	68790
Total funds		95901	97461	118246	0	75116

Purposes of Endowment Funds

Income from the Ferguson Bequest is for provision of a minister to the parish. During vacancy the income is used to maintain the manse in readiness for a new minister and pulpit supply.
Income from the McMaster Trust is for upkeep of organ, needy of the parish and upkeep of grave stones in the old Kirkoswald church yard.
Income from the Bell Trust is for the purpose of providing gifts to the poor of the Parish, distributed solely by the minister at their discretion.

Purposes of Restricted Funds

Compassionate Community Fund: The Trustees have received donations for use in the community in a compassionate capacity at the discretion of the Trustees.

Purposes of Designated Funds

Fabric Fund to be used for repairs and maintenance of Maybole manse.
Flower Fund: The Trustees have set aside funds for maintaining church flowers each Sunday.
Guild Fund: The Trustees have set aside funds for the operation of Guild activities.
Youth Work to be used to finance future youth activities.
Choir to be used to purchase music related items as required.

North Carrick Parish Church of Scotland
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Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations					
WFO	14,373			14,373	8,514
Donations	32,320	30		32,350	21,940
Gift Aid tax recovery	14,373			14,373	1,300
Open plate	8,912			8,912	6,843
Weddings & funerals	390			390	1,150
	70,368	30	0	70,398	39,747

Analysis of Payments

4 Cost of Generating Funds					
Offering envelopes	138			138	111
Fundraising expenses	641			641	224
	779	0	0	779	335

5 Charitable Activities					
Giving to Grow	61,197			61,197	37,050
Presbytery dues 2 yrs	4,192			4,192	0
Ministers travelling exps	272			272	0
Pulpit supply	8,931			5,481	6,016
Vacancy pulpit supply re imb	-3,450				
Organist	1,960			1,960	2,205
Carrick Centre	9,556			9,556	3,500
Vacancy expenses	4,607			4,607	0
Cleaning	1,464			1,464	1,265
Heating and lighting	5,280			5,280	9,414
Insurance	8,951			8,951	7,095
Postage and stationery	98			98	500
Website	19			19	19
Flowers	123			123	0
Sundries	612			612	468
Fabric expenditure	12,294			12,294	11,647
Guild expenditure	1,353			1,353	545
Lunch Club - Kirkoswald	0			0	29
Compassion in the Community		8		8	54
Ferguson Bequest distributed to beneficiary				0	200
	117,459	8	0	117,467	80,007

6 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 and the maximum stipend in 5th and subsequent years of service £39,856.

North Carrick Parish Church of Scotland
SC000213
Notes to the Accounts

7 Collections for Third Parties

2025	2024
£	£
British Red Cross	0
Poppy Scotland	0
Erskine	330
<u>1,162</u>	<u>330</u>

8 Activities for generating funds

Sale of Corner of Carrick books		98	105
Maybole Charity Shop		1773	1306
Christmas Fayre		960	627
1st Sunday Teas		173	131
Maybole teas		1113	820
Pennies		20	285
Easy fundraising		70	56
Crosshill Lunches		1577	746
Guild daffodil tea	2 years	695	297
Guild Burns Supper		222	0
Guild Candle Night	2 years	380	0
		<u>7081</u>	<u>4373</u>

North Carrick Parish Church of Scotland
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Appendix

Funds held for the benefit of the Congregation by the Church of Scotland
General Trustees

		£	
Capital Account			
Transferred to Union 01.06.24	cost	126,901	
	31.12.25	31.12.24	
	£	£	
Balance at market value	165,806	160,661	
Revenue Account			
Balance at year end	44,568	22,778	