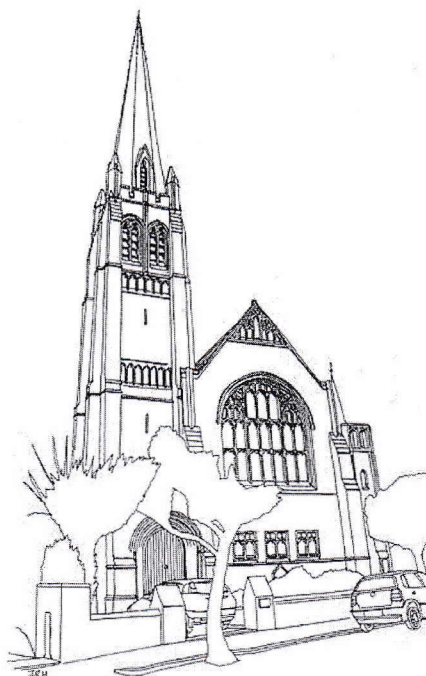


St Andrew's Parish Church of Scotland, Ayr

Charity Number SC001757

39 Park Circus

Ayr



Accounts For Year Ended

30th November 2025

The Trustees Annual Report Year ended 30th November 2025

The Trustees present the annual report and accounts for St Andrew's Parish Church of Scotland Ayr for the year ending 30th November 2025.

Reference and Administration Information

Charity name:	St Andrew's Parish Church of Scotland Ayr
Charity number:	SC001757
Congregational reference number:	100549
Contact Address:	39 Park Circus, Ayr, KA7 2DL

Moderator

(and principal Office Bearer)

Rev. N. McNaught*

Elders

Mrs L. Brackenridge	Mr W. Campbell	Mrs H. Christie	Mrs S. Cole
Mrs M. Fyfe	Mrs A. Johnston	Mr G. Johnston	Mr I. Lamberton
Mrs L. Logan	Mrs L. Morrison	Mrs F. O'Connell	Mrs V. Parkinson
Mr G. Powell	Mrs J. Powell	Mrs J. Thomson	Mrs C. Williamson

Management (note that in 2014, the church changed from a board of trustees to a unitary constitution)

Mrs E. Foggo	Mrs M. Hall	Mr A. James	Mrs A. Johnston
Mrs J. McBride	Mrs I. Marcantonio	Mr K. Neill	Ms N. Pearson
Mrs S. Sheddon	Mrs J. Wyper		

Principal Office Bearers

Minister:	Rev. N. McNaught*
Session Clerk:	Mr I. Lamberton
Church Treasurer:	Dr A. Gunn

*Changes from the previous report: Rev. N. McNaught temporarily added (2nd November 2025) and Rev. S. Okeke temporarily removed (1st November 2025).

Independent Examiner

Mr T. McWhirter

Bankers

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

Trustees' Annual Report Year ended 30th November 2025

Structure, Governance and Management

Governing Document

The church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and Appointment

The Kirk Session members are the elders of the church and are chosen from those members 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 the Presbytery. Additional management roles supporting the running of the church are appointed from within the congregation and members of the congregation are invited to nominate individuals, who are believed to have the skills and commitment to contribute to the management affairs of the church.

Organisational Structure

The church adopts a unitary constitution. The office bearers, elders and management roles are trustees of the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which meets six times a year, is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in its doctrine, reformed in tradition and Presbyterian in its 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 ordinance of religion to the people in every parish in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

We fulfil our obligation by services of worship every Sunday morning. We have Club Sunday activities for young people and bible study and prayer groups operate during the week.

Trustees' Annual Report (continued)

Year ended 30th November 2025

Financial Review

The Church's total fund at the 30th of November 2025 was £117,405, which was an increase of £12,575 compared to the previous reporting period.

As per the previous financial year, with no further reserves to cover the continual high level of expenses, the Church was not able to pay towards Giving to Grow contributions. While there was an increase in overall offerings and donations (mainly due to the transfer of the monthly bond account balance in the current financial reporting year vs the previous period), the monthly payments to run the Church continue to exceed the receipts and so no additional contributions were made in the financial year.

The majority of funds (£91,135) are held in the restricted Breckenridge Trust, which cannot be used towards general activities and running costs of the Church.

With limited unrestricted or designated funds, the regular income does not cover the level of outgoings required to meet all financial contributions and there are no additional reserves available. Going forward the Church will again not be able to meet the expected Giving to Grow contributions and is now over £108,500 in arrears. With the pending closure of the Church, the outstanding balance due for Giving to Grow would be settled through the sale of remaining assets (the Manse) and any residual funds.

The full breakdown of finances is covered in this report.

Trustees' Annual Report (continued)

Year ended 30th November 2025

Reserve Policy

Our total reserves comprise of unrestricted General Funds bank and cash balances. Total reserves as of 30th November 2025 are £26,270 (restricted funds not included in reserve policy).

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year that show a true and fair review of the affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements for recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statement on the going concerns basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulation 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf.

Session Clerk



Date:

20/2/2026

St Andrew's Parish Church of Scotland, Ayr
SC001757

Independent Examiner's Report to the Trustees of St Andrew's Parish Church, Ayr

I report on the receipts and payments accounts of the charity for the year ended 30th November 2025, which are set out on pages 9 to 17.

Respective responsibilities of trustee and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of the regulation 10 (1) (a) to (c) of the Accounts Regulation 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 the regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes 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 the Regulations 8 of the 2006 Accounts Regulations have not been met, nor
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding to be reached.

Name:

Signature: Tam M^c Whirter

Address: 31 SPRINGHILL AVENUE. CROSSHOUSE KA2 0JP.

Date: 22.02.26

St Andrew's Parish Church of Scotland, Ayr

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005).

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds that have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred. The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

Taxation

St Andrew's Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR
ENDING 30TH NOVEMBER 2025**

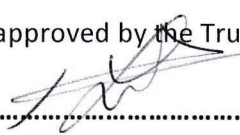
	Unrestricted 2025	Restricted 2025	Total 2025	Total 2024
	£	£	£	£
RECEIPTS FROM GENERATED FUNDS				
Voluntary Income	47616	0	47616	17589
Activities for generating funds	0	0	0	5129
Investment Income	130	0	130	194
Other Income Resources (designated and restricted funds)	0	8613	8613	7571
Transfers In	0	0	0	0
Charitable Activities	0	0	0	0
TOTAL RECEIPTS	47746	8613	56359	30483
PAYMENTS				
Cost of generating funds	0	0	0	0
Charitable Activities	34987	0	34987	33004
Governance Costs	0	0	0	0
Transfers Out	0	0	0	0
Restricted Funds	0	8797	8797	4285
TOTAL PAYMENTS	34987	8797	43784	37289
Net incoming resources	12759	-184	12575	-6806
TOTAL FUNDS BROUGHT FORWARD	13511	91319	104830	111636
TOTAL FUNDS CARRIED FORWARD	26270	91135	117405	104830

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

BALANCE SHEET AT 30TH NOVEMBER 2025

	2025	2024
	£	£
CURRENT ASSETS		
Bank and Cash	117405	104830
NET CURRENT ASSETS		
Unrestricted Funds	25460	12701
Designated Funds (Fabric, Audio Visual, Steps Repair and Building Repair)	810	810
Restricted Funds	91135	91319
	117405	104830

These accounts were approved by the Trustees on.....18/2/26.....

Session Clerk.....

Treasurer.....

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2025

	Unrestricted General Fund 2025 £	Restricted 2025 £	Total 2025 £	Total 2024
VOLUNTARY INCOME				
Offerings	33991	0	33991	6999
Tax recovered	6639	0	6639	6577
Legacies	0	0	0	0
Donations heat light etc	6986	0	6986	4013
Other income resources (sundries)	0		0	0
	47616	0	47616	17589
ACTIVITIES FOR GENERATING FUNDS				
Fundraising activities	0	0	0	0
Use of premises	0	0	0	525
Income	0	0	0	4604
	0	0	0	5129
INVESTMENT INCOME				
Income bonds	0	0	0	0
Bank interest	130	0	130	194
	130	0	130	194
TRANSFERS IN				
Income bonds sale transfer from reserves	0	0	0	0
INCOMING RESOURCES FROM CHARITABLE ACTIVITIES	0	0	0	0
DESIGNATED FUNDS				
Building Repair	0	0	0	0
	0	0	0	0
RESTRICTED FUNDS				
Flower Fund etc	0	8613	8613	7571
	47746	8613	56359	30483

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

**NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING NOVEMBER 30TH NOVEMBER 2025**

	Unrestricted General Funds	2025	Restricted 2025	Total 2025	Total 2024
	£		£	£	£
ANALYSIS OF RESOURCES EXPENDED					
Cost of generating funds		0	0	0	0
Offering Envelopes		0	0	0	0
				0	0
CHARITABLE ACTIVITIES					
Ministries Mission allocation		0	0	0	0
Presbytery Dues		704	0	704	0
Locum		0	0	0	0
Insurance		6800	0	6800	6060
Council Tax		3330	0	3330	3127
Organ Supply		0	0	0	60
Pulpit Supply		500	0	500	150
Telephone		1310	0	1310	1228
Wages		3200	0	3200	3200
Fabric repair (designated repair funds)		9627	0	9627	6981
Heat light		4100	0	4100	5793
Printing advertising		1084	0	1084	1554
Ministers travel expenses		1689	0	1689	2757
Organisations		0	0	0	0
Donations		0	0	0	0
Sundries		2642	0	2642	2095
		34987*	0	34987*	33004*
GOVERNANCE COSTS					
Audit Fee		0	0	0	0
RESTRICTED FUNDS					
Flower funds etc		0	8797	8797	4285
		34987*	8797	43784*	37289*

* £1 rounding difference

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2025

STAFF COSTS AND NUMBERS

Salaries and Wages	£3,200
Inland Revenue Nat. Insurance	£0
Pension	£0

The average number of employees during the year were as follows

	2024	2025
Organist	1	1

All Church of Scotland congregations contribute to the National Stipend Fund which covers the cost of all minister's stipends and employers' contributions for National Insurance, pension and housing and loan fund.

Minister's stipends are paid in accordance with the national stipends scale, which is related to years of service.

For the year under review, the minimum stipend was £32,433 and the maximum stipend in the fifth and subsequent years of service was £39,856.

TRUSTEE RENUMERATION

During the year 1 Trustee was paid a salary
Mr. W Campbell £3,200

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

**NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2025**

Tangible Fixed Assets	Nil
Investments	Nil

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2025

	As at 30-11-2024	Incoming Resources	Outgoing Resources	As at 30-11-2025
Endowment Income	NIL			NIL
RESTRICTED FUNDS				
Flower Fund	467	0	467	0
Upper Room	46	0	0	46
Tea/Coffee	94	1275	1000	369
Breckenridge Fund	90712	7338*	7330	90720
	91319	8613*	8797	91135
* including investment fund market value increase				
UNRESTRICTED & DESIGNATED FUNDS				
General Fund (including Fabric Fund)	13511	47746	34987	26270
Reserve Fund	0	0	0	0
	13511	47746	34987	26270
	104830	56359	43784	117405

Purpose of Restricted Funds

Flower Fund - Provision of flowers to decorate church and distribute to congregation

Upper Room - Outreach to young people

Tea/Coffee Fund - Money raised for charitable donations

Breckenridge Fund - Testamentary trust for the benefit of the congregation

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

FABRIC FUND YEAR ENDING 30TH NOVEMBER 2025

	Receipts £		Payments £
Transfers	0	CHURCH	
Interest	0	New works	0
Donations	0	Repairs	0
		MANSE	
		New works	0
		Repairs	0
		Sundries	0
Balance b/fwd	810	Balance on hand	810
	810		810

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

UPPER ROOM ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2025

	Receipts		Payments
Sales	0	Cash Carry	0
<u>Balance b/fwd</u>	<u>46</u>	<u>Balance on Hand</u>	<u>46</u>
	46		46

FLOWER FUND ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2025

CLOSED DURING FINANCIAL YEAR

	Receipts		Payments
Donations	0	Church Donation	467
<u>Balance b/fwd</u>	<u>467</u>	<u>Balance on Hand</u>	<u>0</u>
	467		467

TEA/COFFEE FUND ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2025

Balance held in Treasurer's Account - not additional fund

	Receipts		Payments
Donations	1275	Compassion	500
		Malawi	500
<u>Balance b/fwd</u>	<u>94</u>	<u>Balance on Hand</u>	<u>369</u>
	1369		1369

BRECKENRIDGE ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2025

	Receipts		Payments
Income	4725	Donations	7330
Fund value increase	2613		
<u>Balance b/fwd</u>	<u>90712</u>	<u>Balance on Hand</u>	<u>90720</u>
	98050		98050

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

Budget for General Funds 2026

	Estimate for 2026 £	Actual for 2025 £
Receipts		
Offering	20000	33991
Tax Recovered	6000	6639
Other Offerings Donations	7000	6986
Organisation Contributions	0	467
Use of Premises	0	0
Interest	150	130
Extraordinary income		
Legacies	0	0
	<u>33150</u>	<u>48213</u>
Payments		
Giving to Grow	0 *	0
Presbytery Dues	750	704
Locum	0	0
Minister's Travel Expenses	800	1689
Telephone	1500	1310
Pulpit Supply	2500	500
Wages	3200	3200
Cost of Generating Funds	0	0
Council Tax	3500	3330
Fabric Repairs	10000	9627
Heat Light	4500	4100
Insurance	8600	6800
Other Costs		
Printing & Advertising	1000	1084
Organisations	0	0
Organ Supply	300	0
Sundries	3000	2642
Offering Envelopes	0	0
Audit costs		0
	<u>39650</u>	<u>34987</u> **

* Note that even with a £0 contribution for Giving to Grow, the budget projects a deficit.

** £1 rounding difference