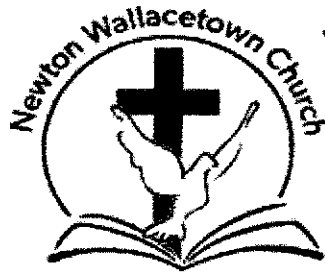


**The Church of Scotland
Ayr: Newton Wallacetown Church**



**RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2025**

Congregation No: 100555

Charity No: SC 001994

Receipts and Payments

01/08

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
Accounts Year ended 31 December 2025

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AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
Reference and Administrative Information

Charity Name: Ayr: Newton Wallacetown Church of Scotland
Charity Registration Number: SC001994
Congregation Reference No: 100555
Contact Address: 60 Main Street
Ayr
KA8 8EF

Trustees

List all trustees who served at any time during the year up to the date of signing the accounts.

Janet Bell, John Bell, Ronnie Coombes (Deceased 08/10/2025), Lindsay Coverdale, Hugh Cree, Julie Eggo, Joyce Fenton, Irene Gibson, Elaine Grant, Graham Hood, Sheila Innes, Elaine Main, Janis Meredith, Wilson Meredith, Ronnie McCreath, Susan McCreath, Gary McCleary, Morag McPherson(Joined 01/02/2025), Ian Macpherson, Steven McTurk, Jo-Anne Robinson, Jane Sibley, Nick Sibley, Christine Tierney, Ronnie Tierney, Alasdair Wham, Scott Wham, Pauline Wright

Principal Office-bearers

Minister:

Session Clerk John Bell

Church Treasurer: Janis Meredith

Independent Examiner

Iain Gemmell

Chartered Accountant

22 Briar Grove

Ayr, KA7 3PD

Bankers

Bank of Scotland

123 High Street

Ayr

KA7 1QP

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC001994 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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

Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets at least four times a year is responsible for spiritual affairs within the church. Other committees meet throughout the year dealing with matters such as Mission, Youth, Finance, Fabric and Worship as appropriate.

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.

Newton Wallacetown Church (NWC) is a busy church with activities throughout the week. On a Sunday we have a morning service at 11am. The children and young people join with the rest of the congregation for the first part of the service and then leave for their own activities in our halls. Music for worship is a mix of modern praise and traditional hymns led by our Director of Music supported by a group of musicians and singers. After the service all are invited for a time of tea and chat in the halls and several lunches were also held throughout the year. We also have a monthly prayer meeting.

We are now into our seventh year of vacancy and although this can be challenging we are truly blessed to have a strong worship team who have led worship throughout the year. In September Lily Stevenson replaced the Rev John McCutcheon as Interim Moderator although he continued to provide Pastoral Care.

We enjoyed a variety of different services throughout the year including praise services. At Christmas, our family nativity service led by our children is a highlight for many, as is a service with music provided by the Dunaskin Doon Band.

Our media team provide excellent sound and vision within our services as well as streaming online worship via Facebook and YouTube weekly. These services are appreciated by members who are not able to attend as well as many others with no direct connection to the church.

Our "extraordinary times" newsletter is produced weekly and emailed to many members of our congregation to keep everyone updated with all that is happening in our Church life. Paper copies are available on a Sunday for visitors and those who don't have email.

In February, as part of the Presbytery Plan responsibility for Lochside Church was transferred to Newton Wallacetown Church from Ayr St Columba. This is a Local Mission Church which will bring it's own opportunities and challenges.

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31 December 2025
Objectives and Activities cont.

Achievements and Performance

Membership remains stable, and a variety of groups and organisations for all ages are active in the church.

These include the Guild, Friendship Club, Men's Night, Ladies Bible Study, Men's Bible Study, Uniformed Youth Organisations - Girls Brigade, Girl Guides, Brownie Guides and Rainbows and Room Sixty.

The Men's night remains popular, and is joined by men from other churches for a meal in local restaurants every 2 months. In addition, a couple of church family meals were organised in a local restaurant with approximately 50 members attending.

Senior members enjoyed an afternoon tea in June and a meal and social in December. Both were well attended and the opportunity to meet and chat was enjoyed by all.

Our halls are also well used through the week by external organisations as well as being used by the NHS as a vaccination centre.

As a congregation we support several external causes. We sponsor some children and young people through Compassion UK with donations given at Tea and Chat. This year 396 shoe boxes were filled and sent to Children in Distress, exceeding the total in previous years. Members also generously supported a Christmas gift tree buying gifts for children in Newton Primary School and their siblings who might otherwise receive nothing.

A new youth worker, Laura started in RoomSixty in January 2025 and settled well into her role. She has been making contacts with local schools and community organisations as well as running weekly sessions including movie nights, craft nights and games nights assisted by volunteers and sessional workers.

Activities were also organised during school breaks which included meals, day trips and the opportunity to attend some camps working in partnership with Scripture Union.

Holiday Clubs were held at Easter and in the summer for primary aged children. These were well supported and finished with community BBQ/meal which family members were invited to. These proved to be popular. At Christmas a party was held for people in the church and community. This was a great success attended by 35 children and their parents.

Under a revised Presbytery Plan for North Ayr it was agreed that the congregations of Newton Wallacetown, St James and St Quivox would unite on 1st January 2026. The new united church will be known as North Ayr Parish Church with the Rev. John McCutcheon, minister of St Quivox Parish Church as Minister of the new united church.

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND

Trustees' Annual Report

Year ended 31 December 2025

Financial Review

The church's principal source of income is the members who are encouraged to give regularly by free-will offering envelope or standing order. We are very grateful for all that is given

Total income increased in 2025 by 22.9%. The majority of this was an increase of 90.8% in grant funding for RoomSixty, however there were more modest increases in a number of areas. Free will offerings increased by 7.7%, open plate by 40.4% and other voluntary giving by 42.8%. As a consequence the amount of Gift Aid we were able to recover also increased by 8.1%.

A number of Fund raising events were held throughout the year to raise funds specifically to maintain and improve our buildings. These were well supported resulting in a 7.9% increase on the previous year.

Income from hall lets increased by 15.4% as they continue to be used by a variety of organisations including as an NHS vaccination station.

The work in RoomSixty was fully funded for 2025 at the beginning of the year. Applications for 2026 resulted in grants being awarded by the following Trusts for 2026 and 2027.

Grants received during 2025

Albert Hunt Trust	£5,000
Ayr North Locality Planning Partnership	£1,280
Awards for All	£19,990
Baird Trust	£8,000
Craigie Development Trust	£1,000
Dr Guthrie's Association	£1,000
Ferguson Bequest Fund	£3,000

Staffing costs generally increase by a modest amount each year as a result of increases in minimum wage, Employers National Insurance etc. The increase of 54.9% is principally due to the employment of a full time Youth Worker in January. Her employment is also reflected in the increase of 92.6% in RoomSixty running costs as she implemented a full programme of activities.

The Fabric Team work hard to maintain and improve our buildings and provide very good value. Repairs were required on to the roof of the halls and the cost of this resulted in the sharp rise in expenditure of 176.8% Building costs continue to increase as a result of general cost increases in all areas, resulting in an increase 12.6%. There was an overcharge for these which is still to be refunded.

Overall expenditure increased by 36% although total income exceeded total expenditure by £461. In the General Fund, however, expenditure exceeded income by 8.7% which is a matter of concern particularly as 2026 brings many unknowns with the new united church.

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31 December 2025
Financial Review cont.

Reserves Policy

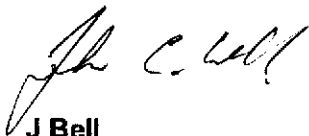
The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately one month expenditure including designated funds. At the year end the Church held unrestricted funds of £33137 of which £1891 had been designated for fabric fund and £6778 for the Organisations Fund. The remaining balance of £24468 represents less than two months expenditure.

The Church also held £85779 of restricted funds which have been provided for the purposes specified in Note 2.

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,



J Bell
Session Clerk

Independent Examiner's Report to the Trustees of Ayr: Newton Wallacetown Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 14

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

Basis of independent examiner's statement

An 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

In the course of my examination, no matter has come to my attention *[other than disclosed below*]*

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.

Name: Iain Gemmell

Professional Qualification/Professional Body: Institute of Chartered Accountants of Scotland

Address: 22 Briar Grove

Ayr

Signed

Iain Gemmell

Date

31/3/26

* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	3				
Donations & Legacies		99862	7506	107367	96855
Charitable Activities		7592	50529	58120	37652
Other trading activities		18236	0	18236	15668
<u>Total Receipts</u>		<u>125689</u>	<u>58034</u>	<u>183723</u>	<u>150175</u>
<u>Payments</u>	4				
Costs of generating funds		561	0	561	171
Charitable activities		145884	36817	182701	134985
Other					
<u>Total Payments</u>		<u>146445</u>	<u>36817</u>	<u>183262</u>	<u>135155</u>
Excess of Receipts over Payments for the year before transfers		-20756	21217	461	15019
Transfers		10000	-10000	0	0
Excess of Receipts over Payments for the year		<u>-10756</u>	<u>11217</u>	<u>461</u>	<u>15019</u>

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward	2, 6	43,892	75,628	119,521	104,900
Movement in year:					
Excess of Receipts over Payments for the year		-10,756	11,217	461	15,019
Bank & deposit balances carried forward		<u>33,137</u>	<u>86,845</u>	<u>119,982</u>	119,919
Cash held for other charities	6		1,066	1,066	1,464
General Trustees Loan	7	<u>0</u>	<u>0</u>	<u>0</u>	0
Total Charity Funds		<u>33,137</u>	<u>85,779</u>	<u>118,916</u>	118,455

The accounts were approved by the Kirk Session on

For and on behalf of the Kirk Session and Financial Board

<i>John Collie</i>	Session Clerk
<i>Janis Meredith</i>	Treasurer

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 2025 1 trustee and sister of a trustee received the following

Mr S McTurk, a member of the Kirk Session, received £1794 for his services as Church Officer.

Miss I Allardyce, the sister of a member of the Kirk Session, received £18687 for her services as Hall Manager and Cleaner

2 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Restricted funds					
Africa Fund	24	0	0	0	24
James Cuthill Trust	289	0	0	0	289
Homeless Fund	262	0	0	0	262
Stewart Linton Memorial Fund	1,551	0	0	0	1,551
Rev W H Whalley Fund	94	0	0	0	94
Newton Youth Ministries	23,377	37,841		-15,000	46,217
Youth Development Fund	25,118		29,445	10,000	5,673
RoomSixty Running Costs	10,768	5,180	7,000	5,000	13,948
Wallacetown Poor Fund	625				625
Families Outreach Fund	1,559				1,559
Buildings Fund	5,004	14,143		-10,000	9,147
Mission Fund	5,891	870	372		6,389
	<u>74,562</u>	<u>58,034</u>	<u>36,817</u>	<u>-10,000</u>	<u>85,779</u>
Unrestricted funds					
Designated Fabric Fund	1,383	1,190	25,683	25,000	1,891
Reserve Fund	10,500				10,500
General Fund	25,197	117,360	113,589	-15,000	13,968
Designated Organisations Fun	6,812	7,139	7,173		6,778
	<u>43,892</u>	<u>125,689</u>	<u>146,445</u>	<u>10,000</u>	<u>33,137</u>
Total funds	<u>118,455</u>	<u>183,723</u>	<u>183,262</u>	<u>0</u>	<u>118,916</u>

Purposes of Restricted Funds

Africa Fund: This is a fund to help a young person do voluntary service overseas.

Buildings Fund: This fund is for donations and grants given specifically to assist with the upgrade of our buildings.

James Cuthill Trust: This is a fund to help those with financial difficulty

Homeless Fund: This is a fund to provide help to the homeless.

Stewart Linton Memorial Fund: This is a fund to provide assistance to young people learning to play the organ.

Rev W H Whalley Fund: This fund was set up to enable the minister to give financial help to people in need in confidence.

Newton Youth Ministries: This is a holding fund for grants and donations given for Youth Worker salaries and NYM/ RoomSixty use.

Youth Development Fund: A fund to be used towards the payment of the youth worker's salary and for youth activities.

RoomSixty Running Costs is the fund through which the running costs for RoomSixty/NYM are processed

Wallacetown Poor Fund is a benevolent fund set up to benefit the elderly within the congregation.

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND

Statement of Balances

Notes to the Accounts cont.

Purposes of Restricted Funds cont.

Families Outreach Fund: This fund is to be used for outreach activities to families.

Mission Fund: This fund is to assist with activities which reach out to the parish and neighbouring areas.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

Organisations Fund: This is the funds held by congregational organisations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Income				
Donations and Legacies				
WFO	77,403	0	77,403	71,879
Legacies	0	0	0	2,000
Tax Recovered on Gift Aid Donations	12,490	993	13,483	12,219
Ordinary Offerings (Open Plate)	7,494	0	7,494	4,464
Other offerings and donations	2,474	6,513	8,987	6,294
	<u>99,862</u>	<u>7,506</u>	<u>107,367</u>	<u>96,855</u>
Charitable activities				
Weddings and Funerals	200	0	200	100
Life and Work	378	0	378	294
RoomSixty	0	388	388	163
Grants	0	39,870	39,870	20,900
Fundraising	0	10,271	10,271	9,536
Church Organisations	7,014	0	7,014	6,659
	<u>7,592</u>	<u>50,529</u>	<u>58,120</u>	<u>37,652</u>
Other trading activities				
Hall Lets	17,829	0	17,829	15,456
Other	407	0	407	212
	<u>18,236</u>	<u>0</u>	<u>18,236</u>	<u>15,668</u>
	<u>125,689</u>	<u>58,034</u>	<u>183,723</u>	<u>150,175</u>

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND

Statement of Balances

Notes to the Accounts cont.

4. Analysis of Payments

Costs of generating funds

Offering envelopes	561	0	561	171
	<u>561</u>		<u>561</u>	<u>171</u>

Charitable activities

Give to Grow	55,522	0	55,522	41,918
Presbytery dues	1,792	0	1,792	1,579
Minister's expenses	0	0	0	7,765
Minister's Travel Expenses	0	0	0	516
Pulpit supply	0	0	0	915
Other staffing costs	31,334	28,591	59,925	38,683
Fabric repairs & maintenance	25,683	0	25,683	9,277
Council Tax	0	0	0	0
Other building costs	21,049	0	21,049	18,698
Church office expenses	1,806	1,278	3,083	2,726
Organ & music	340	0	340	530
RoomSixty costs	0	6,273	6,273	3,257
Church organisations and events	8,023	675	8,698	8,090
Life and Work	336	0	336	336
Other expenses	0	0	0	695
Loan Repayment	0	0	0	0
	<u>145,884</u>	<u>36,817</u>	<u>182,701</u>	<u>134,985</u>
	<u>146,445</u>	<u>36,817</u>	<u>183,262</u>	<u>135,155</u>

5. 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 £32433 and the maximum stipend in the fifth and subsequent years £39856.

AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND

Statement of Balances

Notes to the Accounts cont.

6. Current Liabilities

At year end the church held the following amount for third parties

£1,066

In addition the following payments were made to third parties throughout the year.

	2025	2024
	£	£
Collections for Third Parties		
The Ayr Ark - Ayr Churches Together	71	60
Christian Aid	887	786
Compassion UK	1,616	1,580
Dunaskin Doon Band	365	314
Mission Aviation Fellowship	268	50
Salvation Army Foodbank	897	0
Scripture Union	413	0
Seascape	279	0
Tear Fund	46	46
Vine Trust	0	79
	<u>4,841</u>	<u>2,915</u>

7 Long Term Liabilities

Nil

**AYR NEWTON WALLACETOWN CHURCH OF SCOTLAND
APPENDIX**

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£

REVENUE ACCOUNT

Credit Balance at 31 December	<u>15</u>	<u>14</u>
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