

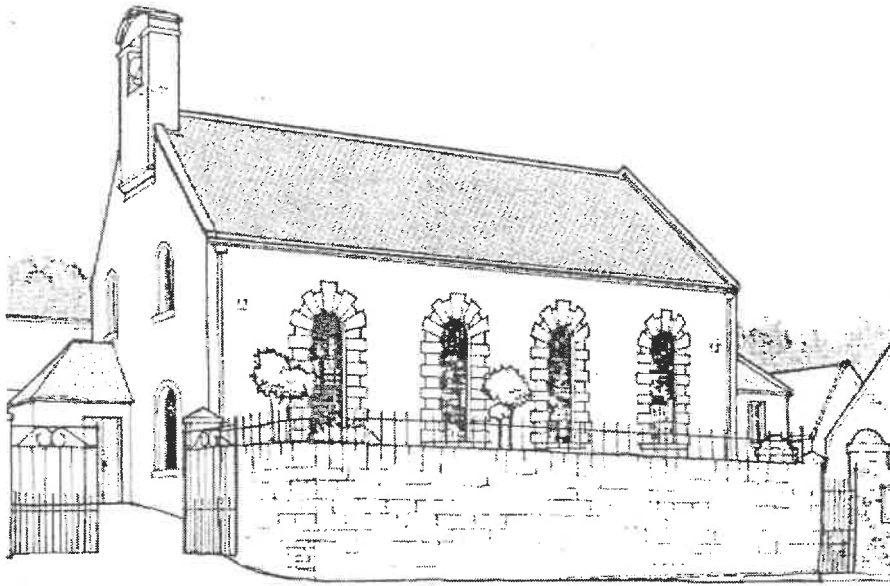
The Church of Scotland

STANDARD STYLE OF CONGREGATIONAL ACCOUNTS

for

Ochiltree Parish Church of Scotland

1st January 2025 – 31st December 2025



Congregation No: 100582
Scottish Charity No: SC000130

Trustees' Annual Report Year ended 31st December 2025

The trustees present the annual report and accounts for Ochiltree Parish Church of Scotland for the year ended 31st December 2025.

Reference and Administrative Information

Charity Name:	Ochiltree Parish Church of Scotland
Charity Registration Number:	SC000130
Congregation Reference Number:	100582
Contact Address:	12 Mauchline Road Ochiltree Cumnock Ayrshire KA18 2PZ

Trustees

Trustees who have served at any time during the year and up to the date of signing the accounts:

Dagmar Bell	George Harvey	Robert Montgomerie
Nancy Brown	Janette Harvey	Ann Morton
Tommy Brown	Nettie Harvey	Mary Robb
Rev George Fiddes	May Hunter	Joan Rutherford
Catherine Gemmell	Mungo Hunter	Margaret Whitelaw
Robert Guthrie	Isabell Montgomerie	

Church Treasurer:	Mungo Hunter
Session Clerk:	Isabell Montgomerie
Minister:	Rev George Fiddes

Independent Examiner

Isabella McDicken

Bankers

Bank of Scotland
43/45 Townhead Street,
Cumnock, Ayrshire
KA18 1LF

OCHILTREE PARISH CHURCH OF SCOTLAND

Charity No. SC000130

Trustees' Annual Report Year ending 31st December 2025 Structure, Governance and Management

Governing Document

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

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 is called and elected by the Congregation and he/she is ordained/inducted by the Presbytery of South West Scotland. Rev George Fiddes is the Interim Moderator and was appointed to serve from 12th May 2021. His term concluded on 31st December 2025.

Organisational Structure

The Kirk Session is chaired by the Interim Moderator and met eight times during the year. The Kirk Session is fully responsible for spiritual and financial 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.

- In line with Government and Church policy Ochiltree Parish Church adheres to the legislation on safeguarding young people and vulnerable groups and has a Safeguarding Officer in place.
- Services of Worship are held each Sunday morning. Extra services are held at Easter and Christmas. Due to the Presbytery Plan making huge changes to the Charges within its bounds, a Union has now been formed with Coylton, Drongan and Ochiltree Churches and will begin on 1st January 2026. This encouraged sharing worship by holding United Services in each of the churches during the year.
- The Guild had been active in Ochiltree Parish Church for 94 years but, due to the decrease in numbers attending, in 2021 members were invited to attend Stair Guild Meetings where they have been warmly welcomed.
- The Lunch Club is held weekly during the winter months and caters for many people within the congregation and local community. This has proved to be very successful and is well attended. A good number of children from Ochiltree Primary School also enjoy coming across from the school at lunchtime.
- The Flower Group is managed by the elders who organise a rota of people to arrange flowers in the Sanctuary each week after which the flowers are delivered to the sick and elderly within the community.
- Five groups of volunteers are responsible for cleaning the Sanctuary fortnightly throughout the year.

Trustees' Annual Report (cont)

Year ended 31st December 2025

- The Interim Moderator is chaplain to the school and has an open invitation to visit the staff and pupils. The school used the church for their Easter and Christmas Nativity Services.
- Due to the challenges of the future Union, the Annual Burns Supper which was usually held in February did not take place.
- The new Presbytery Plan has now been adopted. Rev Alwyn Landman to be the Minister of the new charge of Ayrshire, Kyle Community Church of Scotland. Much discussion took place during the year regarding the way forward towards this Union.

Achievements and Performance

- Sunday morning worship brings people together to praise God. Members participate in the Service by reading the chosen Bible Passages during worship.
- An excellent organist provides the music every Sunday. Members who are housebound are kept informed about the life of the church. Every week the Interim Moderator shares his Sunday Reflection on Ochiltree Church's Facebook page.
- The Sacrament of Holy Communion Service was celebrated in February, May and October. The Harvest Thanksgiving Service was held in October and included a "Back to Church" invitation.
- Ochiltree Church information is placed in the noticeboard outside the church gates. Ochiltree Community Hub regularly includes updates on Ochiltree church's activities on its Facebook page.
- An annual appeal is made to the congregation and members of the community for Christmas gifts. Ochiltree Church has now supported East Ayrshire Women's Aid for twenty three years. The charity is extremely grateful for the church's continued support as this allows them to supply and purchase suitable gifts for the women and children. Ochiltree Hub supports the church by appealing for donations.
- Earthquake Appeal received financial donations during the year.

Financial Review

- The principal source of income is the weekly offerings.
- During 2025 the only fundraising activity held was the Thursday Lunch Club. The Church Hall, which is available to various outside organisations, raised some income in 2025.
- The Church, Hall and Manse buildings are continually monitored and maintenance work is carried out as required. Interior and exterior repairs were done on the Church and Hall buildings. A contract is in place for the annual service of the Church, Hall and Manse boilers.
- The Manse was fully refurbished, to a very high standard, in 2021. It was let to a member on a Caretaker contract for several months in 2024 but has stood empty in 2025.

Trustees' Annual Report (cont)

Year ended 31st December 2025

Reserves Policy

It is the Trustees' policy to hold reserves for expenditure. At the year end the Church held unrestricted funds of £12,320 to be used for general expenditure as well as maintenance and repairs of the manse and church property.

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

Isabell A Montgomerie

Session Clerk

Isabell A. Montgomerie

Date.....

17th February 2026

Independent Examiner's Report to the Trustees of Ochiltree Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on the following pages.

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 view given by the accounts.

Independent Examiners Statement

In the course of my examination no matters have come to my attention.

Name: *Isabelle M. Fisher.*

Address: *9 Nithsdale Avenue,
New Cumnock,
KA18 4BX*

Date: *24th February 2026.*

RECEIPTS AND PAYMENTS ACCOUNTS

Year Ended 31st December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Donations	1	22063	0	0	22063	22498
Activities for Generating Funds	2	4970	0	0	4970	6901
Investment Income	3	823	0	0	823	501
Fabric Account Profit	9	0	0	0	0	0
		<u>27856</u>	<u>0</u>	<u>0</u>	<u>27856</u>	<u>29900</u>
Rental of Premises		0	0	0	0	0
Sale of Assets		0	0	0	0	0
Sale of Investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts for General Trustees		0	0	0	0	0
Transfer from Church of Scotland Investment		0	0	0	0	0
Other Receipts		0	0	0	0	0
TOTAL RECEIPTS		<u>27856</u>	<u>0</u>	<u>0</u>	<u>27856</u>	<u>29900</u>
Payments						
Cost of Generating Funds	4	144	0	0	144	200
Charitable Activities	5	26509	0	0	26509	27496
Governance Costs		0	0	0	0	0
Other Payments		0	0	0	0	0
TOTAL PAYMENTS		<u>26653</u>	<u>0</u>	<u>0</u>	<u>26653</u>	<u>27696</u>
Transfer Between Funds		0	0	0	0	0
Excess of Receipts over Payments		<u>1203</u>	<u>0</u>	<u>0</u>	<u>1203</u>	<u>2204</u>

STATEMENT OF BALANCES

Year Ended 31st 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	36117	0	0	36117	33913
Excess of Receipts over Payments for the year	1203	0	0	1203	2204
Bank & Deposit Balances carried forward	<u>37320</u>	<u>0</u>	<u>0</u>	<u>37320</u>	<u>36117</u>
<u>Investments at Market Value</u>					
(cost £xxxx)	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u>Assets</u>					
Gift Aid Receivable	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u>Liabilities</u>					
Cost of repair not yet billed	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

The accounts were approved by the Kirk Session/Congregational Board on
For and on behalf of the Kirk Session/Congragational Board:

17th February 2026

Isabelle A. Montgomery

Session Clerk

Mungo L S Hunter

Treasurer

Notes forming part of the financial statements for the year ended 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
1 Donations					
Offerings	15355	0	0	15355	16983
Ordinary Offerings (Open Plate)	2190	0	0	2190	2146
Tax recovered on Gift Aid	3528	0	0	3528	3149
Contributions from Congregational Organisations	0	0	0	0	0
Other	670	0	0	670	120
Weddings and Funerals	320	0	0	320	100
	<u>22063</u>	<u>0</u>	<u>0</u>	<u>22063</u>	<u>22498</u>
2 Activities for Generating Funds					
Regular Fundraising Events	1956	0	0	1956	3225
Use of Premises	3014	0	0	3014	1675
Life and Work	0	0	0	0	1
Manse Rental	0	0	0	0	2000
Church Guild - Transferred to Church Account	0	0	0	0	0
	<u>4970</u>	<u>0</u>	<u>0</u>	<u>4970</u>	<u>6901</u>
3 Investment Income					
Deposit Interest	823	0	0	823	501
Endowment Income	0	0	0	0	0
	<u>823</u>	<u>0</u>	<u>0</u>	<u>823</u>	<u>501</u>
4 Analysis of Payments					
	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Costs of Generating Funds:					
Offering Envelopes	144	0	0	144	200
	<u>144</u>	<u>0</u>	<u>0</u>	<u>144</u>	<u>200</u>

Notes forming part of the financial statements for the year ended 31st December 2025

5 Charitable Activities

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
Ministries and Mission Allocation	14327	0	14327	7894
Presbytery Dues	632	0	632	423
Minister's Travelling Expenses	540	0	540	705
Minister's Telephone, etc	0	0	0	0
Minister's Council Tax	0	0	0	0
Pulpit Supply	170	0	170	176
Locum	514	0	514	6054
Other Salary Costs	3045	0	3045	3300
Fabric Repairs & Maintenance	591	0	591	719
Heat and Light	2778	0	2778	3269
Manse Electricity & Gas	347	0	347	208
Insurance	2532	0	2532	2386
Printing, Stationary and Postage	672	0	672	524
Life & Work	0	0	0	0
Manse Refurbishment	0	0	0	0
Church Guild	0	0	0	1259
Other Expenses	361	0	361	579
	<u>26509</u>	<u>0</u>	<u>26509</u>	<u>27496</u>

6 Trustee Remuneration and Related Party Transactions

During the year no payment was made to any Trustee or related party.

7 Investments

	<i>Church of Scotland Investors Trust</i>	
	2025	2024
	£	£
Market value at 31st December 2024	15000	4425
Unrealised gain/loss on investments	0	0
Transfer from Fabric Account	0	0
Transfer from General Account	10000	10575
Transfer to General Account	0	0
Market value at 31st December 2025	<u>25000</u>	<u>15000</u>
Investment at cost	<u>25000</u>	<u>15000</u>

Notes forming part of the financial statements for the year ended 31st December 2025

8 Analysis of Net Assets Between Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0	0	0	0	0
Investments	25000	0	0	0	25000
Current Assets	12320	0	0	0	12320
Current Liabilities	0	0	0	0	0
Net Assets at 31st Dec 2024	37320	0	0	0	37320

9 Movements in Funds

	At 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
	£	£	£	£	£
Restricted Funds					
Church Guild Bank Account	0	0	0	0	0
Church Guild Funds	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Unrestricted Funds					
General Fund	21117	27033	-26653	-9177	12320
General Fund - 121 George St	15000	823	0	9177	25000
	<u>36117</u>	<u>27856</u>	<u>-26653</u>	<u>0</u>	<u>37320</u>
Total Funds	<u>36117</u>	<u>27856</u>	<u>-26653</u>	<u>0</u>	<u>37320</u>

10

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of the ministers' stipend 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 £32,433, maximum stipend in the fifth and subsequent years of service will be £39,856.

11 Collections for Third Party

	2025
Earthquake Appeal	101
	<u>101</u>

