

The Church of Scotland

**Lochgelly and Benarty St. Serf's Parish
Church of Scotland**

2025

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 241481

Charity No: SC 032353

Reference and Administrative Information

Charity Name: **Lochgelly and Benarty St Serf's Parish Church of Scotland**

Charity Registration Number: **SC 032353**

Congregation Reference No: **241481**

Contact Address: **36 Coates Gardens, Edinburgh EH12 5LE**

Trustees

The Trustees during 2025 were the following members of the Kirk Session i.e. the Moderator and the active Elders of the Congregation:-

Rev Zoltan Safrany (Moderator), Mrs Helga Campbell, Mr Ronald Campbell, Mr William Gardiner, Mrs Joyce Goodall, Mrs June Kerr, Mr Robin Millar, Mrs Nancy Olszok, Mr Ian Patrick, Mrs Laura Pepperday, Mr Jim Reid, Mrs Anne Scott, Mrs Agnes Seath, and Mr George Seath.

A number of elders have retired from activities and no longer attend and take part in decision-making at the Kirk Session; They remain elders but are not trustees.

Principal Office-bearers

Minister: Rev. Zoltan Safrany

Deacon: Pamela Scott DCS

Session Clerk: Laura Pepperday (pro tempore)

Church Treasurer: Robin Millar

Independent Examiner

Stuart Kerr
25 Penrice Park
Lundin Links
Fife KY8 6DZ

Bankers

Bank of Scotland plc
P O Box 1000
BX2 1LB

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

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.

Governing Document

The church is administered in accordance with the terms of the 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. The Kirk Session ensures that elders who have elected not to continue as active elders resign and take no part in Kirk Session decisions. All trustees are now required to attend training in safeguarding. Those who did not attend training are treated as having resigned and no longer attend or take part in Kirk Session decisions.

Organisational Structure

The Congregation provides spiritual growth and service to the parish and local community. There are groups within the Congregation which are responsible for maintaining current achievements and standards and for setting new goals and aspirations. These groups provide the structure by which the Congregation functions and reviews their achievements and future plans in their reports to the Kirk Session.

The Kirk Session meets up to six times in a year to administer the business of the church. Other meetings are called by the moderator when necessary. Certain responsibilities are delegated as appropriate to Committees (Groups) whose conveners are elders or members of the congregation but at present most business of the church is dealt with at Kirk Session level.

Trustees' Annual Report (cont)

Year ended 31 December 2025

How We Worship

We continue to hold only one joint service of worship on a Sunday at 10.30am using either of the Benarty or Lochgelly churches on an alternate basis. This was felt to be a positive way forward bringing Benarty and Lochgelly closer together. Separate services in both churches were held on Remembrance Sunday. Once a month the service takes the form of a "café church" to reach out to some of those who want an alternative to the more traditional form of service. An outdoor service was held in Lochgelly during the summer and carol singing at Advent. Worship in two local care homes for the elderly is also conducted regularly by the Minister on the second and fourth Fridays of each month with all members encouraged to attend. The Minister organises a Mens' Breakfast Club on the first Friday of each month. This gives an opportunity for conversation, reflection and prayer over a breakfast.

During 2025 joint worship took place on the third Sunday of each month in each of the four buildings within the cluster as defined in Fife Presbytery's Mission Plan i.e. Benarty, Lochgelly, Auchterderran and Kinglassie. The wider cluster was given an opportunity to take part in Easter services, fundraising activities and special events. A cluster prayer meeting was held regularly. Towards the end of the year further discussion took place regarding the Mission Plan and a steering group was set up to explore and bring forward new proposals if necessary.

The Worship Group meet regularly to plan the monthly café church services which are accompanied by the Praise Band. There is an opportunity to introduce new hymns and songs in this setting. Two members of the Worship Group who have completed the Weaving Worship course lead worship when the Minister or Deacon is unavailable.

The Hungarian Worship Group continues to make regular use of the church and halls for worship and prayer meetings. The Hungarian National Day was celebrated on 16 August and in October a Weekend Retreat was held in Paisley. The Indian Orthodox Church in Edinburgh requested use of the sanctuary in Lochgelly for services for their local members during Holy Week. This was approved by the Kirk Session

Objectives and Activities

The Kirk Session is responsible for further groups dealing with particular activities in addition to those already mentioned. During 2025 these were: the Newsletter Production Team, the Fellowship/Bible Study Group, the Shoe Box Appeal Group, the Welfare Group, the 'Drop In', the Men's and Women's Bowling Clubs till they closed down, the Sunday Teas Group, the Hospitality Team, the Church Readers Group as well as a Funeral Team. The Kirk Session complies with the advice of Fife Presbytery in relation to Data Protection requirements.

Trustees' Annual Report (cont)

Year ended 31 December 2025

During the year a group was set up to examine the possibilities of using congregational monies and possibly Seeds of Growth funding in the future to employ a person with training in working with young people and families under the age of 40 to work in the communities of Benarty and Lochgelly. The departure during 2024 of the outreach worker has reduced mission initiatives with young people. After initial discussions within the Group an approach was made to the congregation seeking their willingness to provide some financial support for local funding in addition to the legacy received. This did not produce a positive response and the group had to agree that such a project was not feasible in the present financial climate.

Achievements and Performance.

During the year the Deacon continued the traditional activities of visiting people in care homes, at home and telephoning members. The Bible Study Fellowship continued and both Lent and Advent Studies were delivered at the appropriate times.

Schools work continued with Bubblegum 'n' Fluff and the Easter Code. A five-week Bible course was delivered to the P6 classes – on Advent at Lochgelly South School and on Lent at Lochgelly West. There was also involvement in assemblies and the P7 Leavers' Service.

The Deacon attended the World Diakonia Federation Assembly bringing together diaconal workers on an international basis. Held in Africa for the first time in August, the Deacon reported back and made her attendance the subject of a subsequent sermon.

Social events were organised by the Ways and Means Group. During the year various fundraising events were held including: a Yard Sale; Spring, Autumn and Christmas Fayres; Harvest Home; and Soup lunches. Lochgelly Brass Band performed their usual Christmas concert in the Lochgelly church and also played outdoors for Carols at the Crib in December.

The Drop-In has continued to be very popular on Thursday mornings. The venture provides social interaction and has generated revenue to offset heating and cleaning costs incurred as well as additional monies for church purposes. The success of the venture is entirely due to willing church members volunteering to turn out each week.

The Lochgelly church halls are used regularly by local community organisations and individuals needing a large venue for particular events. Use by the bowling clubs ceased during the year in the face of declining support but there continues to be a demand from the Probus Club, local musical groups needing rehearsal space and several groups offering support to local persons or relatives and friends affected by mind-altering substance abuse.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Financial Review

The principal fund is the General Fund. The main source of income for this is still the traditional Free Will offering (FWO) collected through weekly envelopes and a number of standing orders. The budget adopted for 2025 required donations of at least £650 a week to set against anticipated expenditure. At the end of 2025, 27 members were contributing on a regular basis by standing order, ensuring weekly income of only £281. During the year 45 sets of FWO envelopes were issued to members.

47 persons made their donations under gift aid declarations. These declarations allow tax already paid on these payments to be recovered by the Church. The Church also benefitted from the Gift Aid Small Donations Scheme on small donations in the open plate made at both the Lochgelly and Benarty places of worship. The total tax recovered in 2025 was £7,450.

The congregation is reliant on other sources of income to meet budget requirements in full. Rents for hall lets produced £3,196 and donations for use of the premises a further £1,857. Fundraising initiatives continue to be critical and produced £2,968. £23 (down from £62 in 2024) was generated by Easyfundraising, which allows the church to benefit from the on-line shopping of those members of the Congregation who register for this.

Reserves Policy

The draw down from reserves necessary to continue meeting operating costs and remittances to the national church in 2021 focussed attention on the policy of holding reserves. Holding a fund to cover at least six months' expenditure and the annual maintenance costs associated with four buildings, three of which are listed as of architectural interest, is both prudent and necessary.

At the year end the Congregation held unrestricted funds in cash and investments of £78,789 of which £13,058 has been designated as a fabric fund to go towards insurance and a number of property improvement and maintenance projects. A further £5,632 remains designated for improvements to the IT infrastructure of both church buildings. £12,274 is held in restricted funds for specific projects and activities and is not available for general operating costs.

In September 2025 inspections were carried out by Presbytery on the Manse and on both church buildings and a number of items of repair were identified which are currently being listed on a declining state of urgency and which will be attended to when appropriate quotes for work have been obtained and approved.

Trustees' Annual Report (cont)

Year ended 31 December 2025

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 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 on Eighth March 2026

“Zoltan Safrany”

Minister and Trustee

Independent Examiner's Report to the Trustees of Lochgelly and Benarty: St Serf's

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's 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

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 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.

Name **"Stuart Kerr"**

Address: 25 Penrice Park
 Lundin Links
 Fife
 KY8 6DZ

Date: 21 March 2026

Lochgelly and Benarty: St Serf's
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	42,211	95	-	42,306	45,819
Legacies		10,000		-	10,000	-
Grant		-	-	-	-	1,800
Fundraising activities		2,968	-	-	2,968	3,682
Bank & Deposit interest		42	-	-	42	47
Investment income		3,741	-	131	3,872	3,872
		<u>58,962</u>	<u>95</u>	<u>131</u>	<u>59,188</u>	<u>55,220</u>
Rental of church halls		5,053	-	-	5,053	5,468
Proceeds from sale of investments		-	-	-	-	-
Receipts from General Trustees		13,389			13,389	36,862
Other receipts (insurance)		1,614	-	-	1,614	6,571
<u>Total Receipts</u>		<u>79,018</u>	<u>95</u>	<u>131</u>	<u>79,244</u>	<u>104,121</u>
<u>Payments</u>	4					
Costs of generating funds		163	-	-	163	163
Charitable activities		76,129	1,618	131	77,878	103,885
Governance costs		150	-	-	150	100
Other payments (new equipment)		-	276	-	276	-
<u>Total Payments</u>		<u>76,442</u>	<u>1,894</u>	<u>131</u>	<u>78,467</u>	<u>104,148</u>
Excess of Receipts over Payments for the year before transfers		2,576	- 1,799	-	777	- 27
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		2,576	- 1,799	-	777	- 27

Lochgelly and Benarty: St Serf's
Statement of Balances
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 fwd		2,854	14,072	-	16,926	16,953
Movement in year:						
Excess of Receipts over Payments for the year		2,576	- 1,799	-	777	- 27
		-	-	-	-	
Bank & deposit balances carried fwd	8	<u>5,430</u>	<u>12,273</u>	<u>-</u>	<u>17,703</u>	<u>16,926</u>
Investments at cost						
Church of Scotland Investors Trust Income Fund						
4,702 Units (market vlaue at 31/12/25 £53,555.78)			-		45,403	45,403
1,752 Units (market value at 31/12/25 £19,955.28)			-	-	19,990	19,990
Transfer of Units sold at cost		-			9,999	9,999
		<u>-</u>	<u>-</u>	<u>-</u>	<u>75,392</u>	<u>75,392</u>
Assets						
None due to be acquired						
Liabilities						
No significant liabilities at year end						
Total Funds					<u>93,095</u>	<u>92,318</u>

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

For and on behalf of the Kirk Session

"Zoltan Safrany"

Minister and Trustee

"Robin Millar"

Treasurer and Trustee

Lochgelly and Benarty: St Serf's
Year ended 31 December 2025
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the following Trustees and members of the Kirk Session each received remuneration for providing services as church officers during the year: L Pepperday- £1,200, and G Seath - £1,200.

One trustee was reimbursed expenses amounting to £5,277 00 (manse council tax, travelling expenses, business telephone and broadband charges). No other expenses were paid to trustees.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	16,116	15,331	18,389	-	13,058
Designated IT Fund (Kerr Bequest)	5,632	-	-	-	5,632
General Fund	54,465	63,687	58,053	-	60,099
	<u>76,213</u>	<u>79,018</u>	<u>76,442</u>	<u>-</u>	<u>78,789</u>
Restricted funds					
Chairs Fund	81	-	-	-	81
Eco Group Fund	86	-	-	-	86
Fife Warm Places	2,039	-	1,776	-	263
Flower Fund	997	-	70	-	927
J Team Fund	501	-	-	-	501
Lochgelly Community Use Improve	7,080	-	-	-	7,080
Messy Church Fund	182	-	-	-	182
Minister's Robes etc Fund	260	-	-	-	260
Samaritan Fund	1,632	95	48	-	1,679
Sunday Club's Fund	837	-	-	-	837
Toddlers' Group Fund	325	-	-	-	325
Benarty Car Park Fund	53	-	-	-	53
	<u>14,073</u>	<u>95</u>	<u>1,894</u>	<u>-</u>	<u>12,274</u>
Endowment funds					
The Williamson Bequest	2,032	131	131	-	2,032
	<u>2,032</u>	<u>131</u>	<u>131</u>	<u>-</u>	<u>2,032</u>
Total funds	<u>92,318</u>	<u>79,244</u>	<u>78,467</u>	<u>-</u>	<u>93,095</u>

Lochgelly and Benarty: St Serf's

Year ended 31 December 2025

Notes to the Accounts (cont)

Purposes of Designated Funds

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

IT Fund: The Trustees have set aside legacy monies to improve the IT infrastructure

Purposes of Restricted Funds

Benarty Car Park Fund: This is a fund to assist with the provision of a car park adjacent to the church building in Benarty

Chairs Fund: This is a fund to assist with the cost of furnishings for the churches

Eco Group Fund: This is a fund used to support the work of the church eco group

Fife Warm Places Fund: This holds grants received to support the Drop-In activity

Flower Fund: This is a fund to provide flowers for use in church activities

J Team Fund: This is a fund used in J Team (Youth Group) activities

Lochgelly Community Use Improvements Fund: This is a fund intended to be used to upgrade toilets in the Lochgelly church

Messy Church Fund: This is a fund created with a grant received to support Messy Church activities and initiatives

Minister's Robes etc Fund: This is a fund to assist with the cost of robes for the Minister and other presentations

Samaritan Fund: This is a fund used by the Minister for Samaritan purposes

Sunday Club's Fund: This is a fund used in Sunday Club activities

Toddler's Group Fund: This is a fund used in Toddler's Group activities

Purposes of Endowment Funds

Income from the Williamson Bequest is used to provide welfare to elderly members of the congregation through St Serf's Welfare Group.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	5,755	-	-	5,755	6,932
Gift Aid Donations	21,976	20	-	21,996	22,877
Tax Recovered on Gift Aid Donations	7,450	-	-	7,450	7,444
Ordinary Offerings (Open Plate)	2,964	-	-	2,964	2,855
Other Offerings, Donations etc	4,066	75	-	4,141	5,712
	<u>42,211</u>	<u>95</u>	<u>-</u>	<u>42,306</u>	<u>45,820</u>

Lochgelly and Benarty: St Serf's**Year ended 31 December 2025****Notes to the Accounts (cont)**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	163	-	-	163	163
	<u>163</u>	<u>-</u>	<u>-</u>	<u>163</u>	<u>163</u>
Charitable activities					
Giving to Grow contribution	33,781	-	-	33,781	32,942
Presbytery dues	1,151	-	-	1,151	1,151
Ministry expenses	5,370	-	-	5,370	3,358
Other staffing costs (inc PAYE)	3,200	-	-	3,200	3,051
Fabric repairs & maintenance	12,822	500	-	13,322	42,245
Council Tax	2,649	-	-	2,649	2,473
Heat and light	9,904	1,000	-	10,904	10,282
Insurance	5,067	-	-	5,067	4,815
Telephone, Licences, Website costs	1,551	-	-	1,551	1,581
Cleaning materials	91	-	-	91	135
Church and Manse garden costs	60	-	-	60	-
Bank charges	15	-	-	15	-
New projects	-	-	-	-	-
Printing and Stationery	380	-	-	380	410
Bequest income to Welfare Group	-	-	131	131	131
Other expenses	88	118	-	206	1,312
	<u>76,129</u>	<u>1,618</u>	<u>131</u>	<u>77,878</u>	<u>103,886</u>
Governance costs					
Payment for Independent examination	150	-	-	150	100
	<u>150</u>	<u>-</u>	<u>-</u>	<u>150</u>	<u>100</u>
Other payments					
Purchase of new equipment	-	276	-	276	-
	<u>-</u>	<u>276</u>	<u>-</u>	<u>276</u>	<u>-</u>

Lochgelly and Benarty: St Serf's

Year ended 31 December 2025

Notes to the Accounts (cont)

5. Central Funds

The Giving to Grow Contribution for 2025 was £37,722 reduced to £33,781 to take into account Transition Funding of £1,200 and endowment income of £2,791. The reduced annual contribution was paid in full.

6. Collections for Third Parties in 2025

	2025	2024
Christian Aid	180	239
Royal British Legion (excluding collection cans in both churches)	30	46
Maggie's Fife	104	
	<u>314</u>	<u>285</u>

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 the fifth and subsequent years of service) £39,856

8. Cash in Bank and Deposits at 31 December 2025

	2025	2024
Bank of Scotland	£ 16,719	£ 15,983
Investors Trust Deposit Fund	£ 984	£ 942
	<u>£ 17,703</u>	<u>£ 16,925</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

<u>CONSOLIDATED FABRIC FUND</u>	2025 £	2024 £
<u>REVENUE ACCOUNT 502414811</u>		
Credit Balance held at 31 December 2025	<u>7,131</u>	<u>15,774</u>
<u>CAPITAL ACCOUNT 56241812</u>		
Credit balances held at 31 December 2024 at cost	<u>3,043</u>	<u>3,043</u>
Market value of balances at 31 December 2024	<u>3,043</u>	<u>3,043</u>