

**The Church of Scotland
Southend Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNT
for the year to 31st December 2025**

Congregation No: 191252

Charity No: SC005484

Reference and Administrative Information

Charity Name: Southend Parish Church
Charity Registration Number: SC005484
Congregation Reference No: 191252
Contact Address: Aucharua Farm
Southend
By Campbeltown
ARGYLL
PA28 6RF

Trustees

Kirk Session

Neil Ronald
Kathleen Martin
Jane McCorkindale
Alison Eynon
James Barbour
Malcolm Ronald
Jen Campbell
David Barbour
Thomas Cameron
John Docherty
Nick Hinds
Charlie Bell
Marion Warnock
Anna Binnie

Congregational Board

Hugh Galbraith
Sandy Watson
Patricia Jones
Iain McPherson
Anna Binnie
John Bakes
John Galbraith
Tommy Wilson
Marion Bell
Gary McPhail
John Ferguson
Grace Charlton

Sadly Iain McPherson and Tommy Wilson passed away during the year

Principal Office-bearers

Moderators: Reverend Steven Sass
Session Clerk: Mr Malcolm Ronald
Clerk to the Board: Mr James Barbour
Church Treasurer: Mrs Elizabeth Barbour

Independent Examiner

Mrs Margaret Graham CA
Parklea, Muasdale, Tarbert, Argyll, PA29 6XD

Bankers

Bank of Scotland,
9 Longrow South, Campbeltown, ARGYLL, PA28 6AL

Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk of Session and the Congregational Board are the charity trustees. The Kirk Session members are 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 Congregational Board is 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, to become members of the Board. Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the minister and meets about four times a year. Certain responsibilities are delegated to the Finance Committee and Property Committee as appropriate. The Kirk Session, which meets about four times a year, is responsible for spiritual 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 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 addition to a regular service of worship every Sunday morning, Southend Parish Church holds various other services in the course of the year (some in premises other than our own) and it also runs a Guild, a Bible Study and several ad hoc events.

Achievements and Performance

The monthly Church and Parish magazine continues to be produced and is read widely. The yearly door to door collection for Christian Aid was made throughout the Parish. The Church continues to provide child sponsorship through World Vision. During June the St Columba Conventicle was held and was well attended, the Church also held two Coffee Mornings with the proceeds from the first one going to Warm Rooms and Shopper-Aid. The Church also held a Sale of Work in the Summer. The Blythswood Shoe Box Christmas Appeal was again well supported by members of the Congregation. A joint Harvest Thanksgiving Service was held in October with proceeds going to Mary's Meals.

Financial Review

The Congregation's principle source of income is weekly and annual offerings which in 2025, after excluding tax recovered on donations given through the Gift Aid Scheme, were down £2987 on the previous year. Income from fundraising activities amounted to £3909, an decrease of £1291 on the previous year. Total receipts for the year were down £3469. Expenses for the year were down by £14357 from 2024, this is due mainly to the fact that the previous years figures included substantial building repair work to the Manse. There was therefore a deficit for the year of £4508 across all accounts.

Trustees' Annual Report (cont)
Year ended 31 December 2025

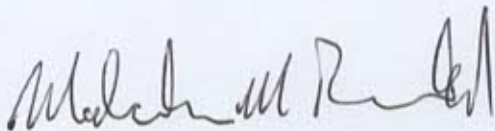
Reserves Policy

It is the Trustees' policy to hold in the low interest General Account a sum sufficient to cover the anticipated expenditure of the congregation over a six month period.

Statement of Trustees' Responsibilities

The members of the Congregational Board 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 Congregational Board 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,



Malcolm Ronald
Session Clerk

Date 23-02-2026

Independent Examiner's Report to the Trustees of Southend Parish Church

I report on the accounts of the charity for the year ended 31st 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 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.



Mrs Margaret Graham C.A.

Address:

Parklea, Muasdale, Tarbert, Argyll, PA29 6XD

Date: 26/2/26

Receipts and Payments Account

Year ended 31 December 2025

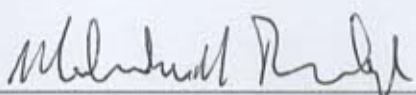
		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note				
Donations	3	19,386	65	19,451	22,261
Legacies		0	0	0	0
Activities for Generating Funds	4	3,909	0	3,909	5,200
Bank and Deposit Interest		0	0	0	0
Investment Income		2,446	0	2,446	3,324
		<u>25,741</u>	<u>65</u>	<u>25,806</u>	<u>30,785</u>
Rental of premises		0	0	0	0
Other receipts		1,700	0	1,700	119
Total Receipts		<u>27,441</u>	<u>65</u>	<u>27,506</u>	<u>30,975</u>
Payments	5				
Costs of generating funds		81	0	81	76
Charitable Activities		31,671	128	31,799	46,195
Governance costs		100	0	100	100
Purchase of assets		0	0	0	0
Bank Charges		13	26	39	0
Total Payments		<u>31,865</u>	<u>154</u>	<u>32,019</u>	<u>46,371</u>
Excess of Receipts over Payments/(Payments over receipts) for the year before transfers		-4,424	-89	-4,513	-15,467
Transfers		0	0	0	0
Excess of Receipts over Payments/(Payments over Receipts) for the year		<u>-4,424</u>	<u>-89</u>	<u>-4,513</u>	<u>-15,467</u>

Southend Parish Church
Statement of Balances
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances	2				
Bank & deposit balances brought forward		166,833	338	167,171	182,639
Movement in year:					
Excess of (Payments over Receipts)/Receipts over Payments for the year		-4,424	-89	-4,513	-15,467
Bank & deposit balances carried forward		<u>162,409</u>	<u>249</u>	<u>162,658</u>	<u>167,172</u>
Investments at market value - See Appendix					
Assets					
Gift Aid Tax Recoverable		1,740	0	1,740	1,839
Gift Aid Small Donations Scheme		1,701	0	1,701	2,000
Investment Income		<u>895</u>	<u>0</u>	<u>895</u>	<u>0</u>
		<u>4,336</u>	<u>0</u>	<u>4,336</u>	<u>3,839</u>
Liabilities					
A Houston - Electrician		0	0	0	31
Church of Scotland Travel Expenses		<u>83</u>	<u>0</u>	<u>83</u>	<u>0</u>
		<u>31</u>	<u>0</u>	<u>31</u>	<u>31</u>

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board



Session Clerk



Treasurer

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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

2 Movement in Funds	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	9,290	0	0	0	9,290
Designated Organ Fund	3,936	0	0	-3,936	0
I Greenlees Bequest Fund	20,153	2,125	13	-22,265	0
A J McVicar Memorial Fund	75,928	321	0	26,201	102,450
General Fund	57,526	24,995	31,852	0	50,669
	<u>166,833</u>	<u>27,441</u>	<u>31,865</u>	<u>0</u>	<u>162,409</u>
Restricted funds					
Church Guild	338	65	154	0	249
Total funds	<u>167,171</u>	<u>27,506</u>	<u>32,019</u>	<u>0</u>	<u>162,658</u>

Purpose of Designated Funds

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

Organ Fund: This Fund has been transferred into the A J McVicar Memorial Fund and Account Closed

I. Greenlees Bequest Fund - This Fund has been transferred into the A J McVicar Memorial Fund and Account Closed

A J McVicar Memorial Fund - Undesignated

Purpose of Restricted Funds

Church Guild Fund: This is a fund which is to be used solely in conjunction with Guild Activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations				
WFO Scheme (non Gift Aid)	280	0	280	260
Gift Aid Donations	6,962	0	6,962	7,356
Tax Recovered on Gift Aid Donations	3,922	0	3,922	3,810
Ordinary Offerings (Open Plate)	6,255	0	6,255	7,182
Other Offerings, Donations etc	1,967	65	2,032	3,653
	<u>19,386</u>	<u>65</u>	<u>19,451</u>	<u>22,261</u>
4 Analysis of Activities for Generating Funds				
Church Coffee Morning/Sale of Work	3,795	0	3,795	5,029
Other events	114	0	114	171
	<u>3,909</u>	<u>0</u>	<u>3,909</u>	<u>5,200</u>
5 Analysis of Payments				
Costs of Generating funds				
Coffee Morning/Sale of Work Expenses	0	0	0	0
Offering envelopes	81	0	81	76
	<u>81</u>	<u>0</u>	<u>81</u>	<u>76</u>
Charitable activities				
Ministries & Mission Allocation	14,322	0	14,322	11,634
Locum Fees	0	0	0	999
Pulpit Supply	770	0	770	1,100
Donations	2,528	0	2,528	3,077
Presb dues	0	0	0	299
Travel - Minister, Moderator & Pulpit Supply	406	0	406	2,509
Water rates & Insurance	2,224	0	2,224	2,103
Council Tax	1,924	0	1,924	3,134
Heating and lighting	1,615	0	1,615	4,881
Repairs	1,510	0	1,510	13,913
Upkeep of Grounds	1,068	0	1,068	717
Cleaning	1,568	0	1,568	1,329
Printing, stationery	1,293	0	1,293	1,063
Gifts	225	0	225	1,065
Sundry	512	0	512	3,482
Telephone	367	0	367	467
Shared Expenses - CPC	1,463	0	1,463	0
	<u>31,795</u>	<u>0</u>	<u>31,795</u>	<u>51,772</u>
<i>Less Reimbursement of Shared Expenses</i>	124		124	5,912
	<u>31,671</u>		<u>31,671</u>	<u>45,860</u>
Guild expenses				335
	<u>31,671</u>	<u>128</u>	<u>31,799</u>	<u>46,195</u>
5 Analysis of Payments (continued)				
Governance Costs				
Independent Examiners Fee	100	0	100	100

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 £34,433 and the maximum stipend in 5th and subsequent years of service £39,856

7 Collections for Third Parties

	£	2025	2024
Campbeltown Brass Band		0	119
Argyll Memorial Trust		0	1428
Pickups For Peace		0	1256
Warm Rooms/Shopper-Aid £717.62 each		1435	0
Fishermans Mission		98	0
Mary's Meals		721	0
		<u>2254</u>	<u>2803</u>

Southend Parish Church
Appendix

Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

	2025 £	2024 £
<u>Capital Account</u>		
Credit Balances held at 31 December at cost	<u>2,198</u>	<u>2,198</u>
Market value of balances at 31 December	<u>3,381</u>	<u>3,226</u>
<u>Revenue Account</u>		
Credit Balances held at 31 December at cost	<u>1,173</u>	<u>1,322</u>
<u>Temporary Account</u>		
Debit Balance as at 31 December	-232.59	-232.59
<u>Growth Fund</u>		
Investments at Market Value (cost £103,055 - p/y £103,055)	153,871	142,689