

The Church of Scotland
Stevenston Parish Church

Annual Report and
Receipts and Payments Accounts 2025

Congregation No: 070448

Charity No: SC 000452

Reference and Administrative Information

Charity Name: Stevenston Parish Church

Charity Registration Number: SC000452

Congregation Reference No: 070448

Contact Address: Mr R Glover
99 Campbell Avenue
STEVENSTON
KA20 4BT

Trustees for 2025 (Kirk Session)

Robert Bendelow, Brenda Bendelow, Mary Blair, Mary Brannan, Pat Campbell, Luisa Chisholm, Alan Cochrane, Anne Cochrane, Elizabeth Cooke, Jessie Cunningham, Margaret Craik, Elizabeth Crawford, James Dunwoodie, Margaret Durham, Sandra Erskine, Kenneth Gibson, Susan Gibson, Ross Glover, Pat Gray, Maureen Grear, Alexander Hershaw, Dorothy Hershaw, Finlay Kerr, Debbie McMail, Robert McMillan, Margaret Montgomerie, Douglas Orr, Catherine Reid, Ross Stevenson, Elaine Stewart, Arthur Taylor, David Thomson, Marylin Thomson, Andrew Tomlinson, Kay Tudor

Principal Office-bearers

Minister: Vacant
Session Clerk A. Hershaw & M. Thomson
Church Treasurer: K. Gibson

Independent Examiner

McMorland & Co FTCA Limited
24 York Street
Ayr
Ayrshire
KA8 8AZ

Bankers

Bank of Scotland
57 Dockhead Street
SALTCOATS
KA21 5EY

Stevenston Parish Church

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 Deed of Constitution (or 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. Our Interim Moderator is appointed by the Presbytery.

Organisational Structure

The Kirk Session is moderated by the minister/interim moderator. As Trustees, all financial decisions rest with the Kirk Session. The Kirk Session is responsible for spiritual and temporal affairs within the congregation.

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.

During 2025, Sunday worship was conducted at 10.30 am with the Sacrament of the Lord's Supper being celebrated 5 times.

Due to the on-going vacancy, our services were conducted by Rev. John Carrick (Retired Baptist Minister), some Supply Clergy and a number of elders trained as Worship Leaders. The Junior Church met during worship time on Sunday morning. Sacraments of Communion and Baptism were conducted by various ordained ministers.

The Guild, for women and men, met weekly between September and May and supported members and non-members alike. The Livingstone Players are a drama group which performs an annual pantomime in the large hall and this group forms a significant part of the outreach and the congregation's commitment to Christian Aid.

Other organisations which make regular use of the premises are the Boy's and Girl's Brigades, Guides, Brownies, Rainbows, Badminton and Caravan clubs. Further community outreach is by the use of halls on a Saturday via the Lynda Turner School of Dance.

Monthly Youth Group meetings for the young folk of late primary and secondary age were held.

The church maintains a digital presence with website and social media. The services are video recorded and uploaded to the website/You Tube. This enables some with an interest in the church to view/listen to the weekly services. The recording is also burnt onto DVD/CD and distributed to the housebound so that they can participate and still feel part of the congregation.

The Roll of the the church stands at 219.

Achievements and Performance

Holy Week, Easter and Christmas Eve services were conducted in 2025.

A Prayer Group meets on a Wednesday morning and a Bible Study Group on a Thursday evening.

In response to the harvest time services, food parcels were donated to North Ayrshire Foodbank. At Christmas, the "Gift" service donated toys and money to North Ayrshire Council (Client Account) and Churches Homeless Action North Ayrshire (CHANA) to assist their works in connecting with those in need at Christmas time.

Throughout the year, the church supported Christian Aid, CHSS (Scotland), North Ayrshire Social Work, McMillan Cancer Care, CHANA, Leprosy Mission & TearFund. A further congregational collection to Stevenston Town Christmas Lights took place.

Financial Review

Following on from the union of three Churches of Scotland in Stevenston on 01/08/2024, the financial year for 2025 proved to be one of absorbing the activity of union in financial terms. Transfer in of one-off funds from the former Ardeer Parish Church was completed in August 2025 that assisted in maintaining year end combined bank balance of £76112. This is a reduced figure from the previous year largely due to one-off costs of closing down redundant buildings and on-going insurance costs of those buildings that amounted to £22501 (15%) of total expenditure. This was a significant factor in the overall resulting year end decrease in Statement of Balances of £24049. Donation income increased (as a result of the union) and work was undertaken to optimise donation income as the union process was working throughout the year. Energy costs were a challenging £9943 (6%) of total expenditure, whilst affordable, grew in concern during the year. These costs are under fixed term pricing structures that all revolve once the terms complete. Property maintenance costs are well managed and within compliance regulations. Insurance costs of £8805 (6% of total expenditure) are problematic given the need to fully insure on a replacement cost basis not only the occupied buildings but also the redundant buildings, a situation that can only be resolved by disposal of the redundant buildings, a matter within the hands of the Church of Scotland Law Department. Investments held with the Church of Scotland Investors Trust rose to a year end value of £123371, reflecting previous achievement of keeping the investments intact for future use.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds, with the surplus held in the General Trustees Growth and Income Funds.

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 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,

M Thomson

M. Thomson

Session Clerk

Date *28/5/26*

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

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 11.

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

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



Jennifer Steele BSc (Hons) F.C.C.A.

Association of Certified Chartered Accountant (A.C.C.A.)

Address:

McMorland & Co FTCA

24 York Street

Ayr

Ayrshire

KA8 8AZ

Date

13-May-26

Stevenston Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	58879	1512	0	60391	41846
Legacies		0	0	0	0	0
Activities for Generating Funds		0	10059	0	10059	9179
Bank & Deposit interest		0	0	0	0	0
Investment income		2288	1452	0	3740	3580
		<u>61167</u>	<u>13024</u>	<u>0</u>	<u>74191</u>	<u>54605</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	4	0	2124	0	2124	398
Receipts from General Trustees		0	0	0	0	0
Transfer of Union Balance		39135	2274	0	41409	72917
Other Receipts	5	5081	1783	0	6864	7854
<u>Total Receipts</u>		<u>105383</u>	<u>19205</u>	<u>0</u>	<u>124588</u>	<u>135773</u>
<u>Payments</u>						
Charitable activities	6	112833	35804	0	148636	73877
<u>Total Payments</u>		<u>112833</u>	<u>35804</u>	<u>0</u>	<u>148636</u>	<u>73877</u>
Excess of Receipts over		-7450	-16599	0	-24049	61897
Transfers		0	0	0	0	0
Excess of Receipts over						
Payments for the year		<u>-7450</u>	<u>-16599</u>	<u>0</u>	<u>-24049</u>	<u>61897</u>

Stevenston Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & petty cash balances brought forward	80280	19320	561	100161	38265
Movement in year:					
Excess of Receipts over Payments for the year	-7450	-16599	0	-24049	61896
Bank & deposit balances carried forward	72830	2721	561	76112	100161
Investments at Market Value					
Bank Balances;					
Bank of Scotland - Current A/C				56770	
Bank of Scotlnad - Deposit A/C				20161	
Petty Cash				136	
Less Unpresented Cheques				-955	
				76112	
Petty Cash					
Investments at Market Value	121355	2016	0	123371	115936
Gift Aid Receivable					
<u>Liabilities</u>					
Cost of repair not yet billed	0	0	0	0	0

The accounts were approved by the Kirk Session and Financial Board on 17/03/2026

For and on behalf of the Kirk Session

M. Thomson
W. Tulson

Session Clerk

Treasurer

Stevenston Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No Trustee received any remuneration.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	-29422	2108	24502	30000	-21815
General Fund	119407	106985	112833	-30000	83560
	<u>89985</u>	<u>109094</u>	<u>137334</u>	<u>0</u>	<u>61744</u>
Restricted funds					
Flower Fund	820	193	40	0	973
Livingstone Players	8718	9879	9501	0	9096
Mission Fund	77	5422	1761	0	3738
	<u>9615</u>	<u>15493</u>	<u>11302</u>	<u>0</u>	<u>13806</u>
Endowment funds					
James White Bequest	561	0	0	0	561
	<u>561</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>561</u>
Total funds	<u>100161</u>	<u>124587</u>	<u>148636</u>	<u>0</u>	<u>76112</u>

Purposes of Designated Funds

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

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship

Livingstone Players: Raise and disburse monies for charitable purposes

Mission Fund: Monies used for charitable purposes with Trustee approval

Purposes of Endowment Funds

James White Bequest: Funds at the disposal of Minister for charitable purposes

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme (non Gift Aid)	12502	0	0	12502	6444
Gift Aid Donations	30060	0	0	30060	20937
Tax Recovered on Gift Aid Donations	6810	0	0	6810	5900
Ordinary Offerings (Open Plate)	8310	0	0	8310	4879
Other Offerings, Donations etc	1198	1512	0	2710	3685
	<u>58879</u>	<u>1512</u>	<u>0</u>	<u>60391</u>	<u>41845</u>

4. Grants

From North Ayrshire Council (2025) £999

From Groundwork UK (Tesco) £1125

5. Analysis of Other Income

Other Receipts	4977	1783	0	6760	1996
Insurance Claim	104	0	0	104	5858
	<u>5081</u>	<u>1783</u>	<u>0</u>	<u>6864</u>	<u>7854</u>

6 Analysis of Payments

Charitable activities

Giving to Grow allocation	53878	0	0	53878	24135
Presbytery dues	2241	0	0	2241	1968
Voluntary Additional Stipend	0	0	0	0	0
Minister's Travel expenses	692	0	0	692	624
Ministerial Assistance	0	0	0	0	0
Pulpit supply	3450	0	0	3450	3300
Organist Salary	3300	0	0	3300	0
Fabric Maintenance Manse	4623	13725	0	18348	2400
Cleaning	4878	0	0	4878	4281
Fabric repairs & maintenance	14873	6087	0	20959	10269
Audio/Visual & Licenses	1367	473	0	1840	6359
Heat and light	9994	0	0	9994	8324
Insurance	8805	0	0	8805	4692
Benevolence expenses	968	8402	0	9370	6436
Miscellaneous	0	0	0	0	444
Organ & music	20	0	0	20	0
Printing, stationery and postage	447	14	0	461	413
Other expenses	142	191	0	332	231
	<u>109677</u>	<u>28891</u>	<u>0</u>	<u>138568</u>	<u>73876</u>

Other payments

Union Facilitation	652	4352	0	5004	0
Independent examination & Other legal	925	135	0	1060	0
Purchase of assets	1579	2426	0	4005	0
	<u>3156</u>	<u>6912</u>	<u>0</u>	<u>10068</u>	<u>0</u>

Total Payments

<u>112833</u>	<u>35803</u>	<u>0</u>	<u>148636</u>	<u>73876</u>
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7 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

8 Collections for Third Parties

	2025 £	2024 £
Tear Fund, CHSS, Leprosy, Christain Aid, CHANA & Social Work Christmas	5485	5635
	<u>5485</u>	<u>5635</u>
		11