

The Church of Scotland

UNITED IRVINE CHURCH OF SCOTLAND,

IRVINE

ACCRUED (SORP COMPLIANT) ACCOUNTS

FOR YEAR ENDED 31st DECEMBER, 2025.

Congregation No: 070436

Scottish Charity No: SC 008725

United Irvine Church of Scotland is a FairTrade Church

Visit our website: www.unitedirvine.church

Trustees' Annual Report Year ended 31st December, 2025

The Trustees present the annual report and accounts for United Irvine Church of Scotland, Irvine for the year ended 31st December, 2025.

Reference and Administrative Information

Charity Name:	United Irvine Church of Scotland
Charity Registration Number:	SC 008725
Congregation Reference No:	070436
Contact Address: (Principal Office)	Sandy Dickson (Treasurer) 3 Greenfield Drive IRVINE Ayrshire KA12 0ED

Principal Office-bearers

Minister:	Rev'd. Neil Urquhart, Dr Rev'd. Jamie Milliken
Session Clerk:	Dr. Sheena Kinmond
Church Treasurer:	Mr. Sandy Dickson
Gift Aid Treasurer:	Mr. Mike Rennie

Independent Examiner

Mr. Douglas Hervey
24 Arran Gardens
Barassie
TROON
Ayrshire
KA10 6TE

Bankers

Royal Bank of Scotland
Irvine Branch
69 High Street
IRVINE
Ayrshire
KA12 0AN

Reference and Administrative Information (cont'd.)

Trustees

Kirk Session members :

Allison, C	Lynn, M
Allison, D	McCartan, A
Ballintyne, J	McDermott, J
Barclay, J	MacDonald, G
Bothwell, S	McDougall, C
Bremner, W	McGhee, L
Campbell, C	McInnes, B
Carr, J	McKee, R
Clarkson, J (resigned Sept. '25)	McKenna, M
Conway, M	Mackie, E
Cooper, M	McLelland, A
Darroch, L	McLelland, G
Dawson, B	McNab, D
Diffen, M	McTaggart, A
Elliott, M	Miller, A
English, M	Milliken, J
Fowler, E (resigned Sept. '25)	Murray, P
Gibson, C (died June '25)	Neil, S
Gourlay, K	Norwood, E
Govan, M	Ramsay, J
Greig, E	Reid, J
Greig, M	Reid, N
Halbert, J	Risk, B
Hall, M	Scott, J
Hamilton, C	Scrimgeour, D
Harper, V	Seditas, C
Henderson, F	Shaw, L
Henderson, S	Simpson, M
Henning, D	Spence, S
Heron, J	Stevenson, I
Heron, M	Thomson, G
Hewitson, J	Thomson, L
Hodge, J	Turley, A (resigned Feb. '25)
Hunt, E	Turner, T
Hunter, S	Urquhart, D
Hutchison, F (resigned Sept. '25)	Urquhart, N
King, D	Vogwell, E
Kinmond, S	Vogwell, J
Leckie, L	Walker, D
Lindsay, D	Watkins, D
Lowe, J	Watts, E
Lynn, A	Young, C (resigned Feb. '25)

(78)

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

United Irvine Church of Scotland 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 Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The Ministers, one of whom is Moderator of the Kirk Session, are elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is chaired by a designated member of the team of Ministers. Meetings are normally held five times a year. It operates under the Church of Scotland's "Unitary Constitution" so is responsible for spiritual affairs within the Church and also for the oversight of temporal affairs. Certain responsibilities are delegated to the Finance and the Property Teams 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.

United Irvine Church of Scotland grew from the union of five congregations in October, 2023. It serves most districts of Irvine although members are drawn from a wider area. The congregation's mission is to share the love of Jesus, help people follow Him, and make the hope found in Jesus known in our community and beyond. We seek to do this in many ways across our various sites. The visions of the united congregation are to see a church prayerfully depending on God's grace; including people of all ages who depend on and care for one another and encouraging everyone to take steps closer to Jesus, attracting others to Him through authentic, wholehearted, compassionate, loving service.

The exact structures needed to realise these visions are still being developed. Currently we worship on four sites but one of these is to be released in the near future. We reach out in practical ways, mainly through the efforts of numerous volunteers, from these and an additional mission centre, which is also to be released. Priorities include hospitality and work with children and young families, youth, and people in recovery from addiction or marginalised in other ways.

Our Presbytery's mission pioneer project includes employment of a part-time pioneer worker leading the "Crossing Together" project, currently based at our Bourtreehill Mission Centre. We try to connect and journey with people through 'Active Connections' using activities like walking, jogging, cycling and outdoor swimming. We have a strong media presence including live-streaming of services, which are also recorded, for those not able to attend in person. We employ a Children's and Families' Worker in addition to the 2.5 ministry posts allocated to us by the Church of Scotland.

Sunday activities

Regular Services of Worship are held on Sunday mornings on four sites (twice a year we come together for a joint morning service) and most Sunday evenings on one site. We have a monthly “Crossing Together” afternoon service at the Mission Centre. During morning services there are opportunities for children and teenagers to meet in Sunday Schools and Bible Classes.

Weekday activities

Throughout the week there are opportunities to pray and learn together, in groups arranged at various times, in person or virtually, to enable people with different lifestyles and commitments to participate. There are also opportunities to come together in practical service. Employees and volunteers run a café in Fullarton ConneXions three times a week and there is a weekly “tea and toast” morning and “New2Me” clothes bank at Bourtreehill Mission Centre and a food bank at Girdle Toll. Other groups such as Boys’ and Girls’ Brigade companies and Guilds are meeting regularly. An active Friday evening youth group, run mainly by our young adults, attracts around twenty teenagers.

Local Outreach

We distribute invitations to services (Christmas, Easter and other special occasions). We run “Alpha” or “Christianity Explored” courses several times a year, in person and sometimes virtually.

We take advantage of the location of one of our buildings beside a busy roundabout, adjacent to the Glasgow to Ayr railway line and facing the local council offices, to display banners designed to get people talking about spiritual things.

We already have close connections with local primary and secondary schools and are developing links with others. Volunteers run a Scripture Union (SU) group for children from Loudoun Montgomery Primary School and lunchtime groups to explore faith at both local secondary schools. We hope to develop the volunteer youth and children’s teams further and set up more school SU groups.

We also have links with local Care Homes for the elderly.

We reach out to people with issues such as poor mental health or in recovery from addictions with opportunities to enjoy fellowship and explore Christianity.

Our Pastoral Care Team supports the elderly and unwell as well as the recently bereaved.

Wider Work

Through prayer and financial giving we support Christians in several parts of the world. We are heavily involved in the Blythswood Care annual Shoebox Appeal, acting as the major sorting centre for Ayrshire. We support Christian relief and development organizations, particularly Tearfund and Christian Aid, and specific works such as The Leprosy Mission. We are currently supporting the construction of a health centre in Kanyanda, a remote area in Malawi. We also have connections with Christian hospitals in India.

Fairtrade tea, coffee and biscuits are served after our services and at our meetings.

Our website is live although not yet fully populated; this can be found at www.unitedirvine.church. Some further information on our activities can be found at www.fullartonconnexions.co.uk and on our Facebook page.

Achievements and Performance

Our membership currently stands at 1,101 with additional adherents. Our children's and youth activities involve around 240 children and young people, including around 50 involved in Sunday morning groups.

Regular prayer gatherings continue online; midweek Bible study groups are held both virtually and in person.

Social and exercise groups, including Guild meetings, craft group, football, walking football for the over-50s, badminton, cycling, running and walking groups meet regularly.

One hundred and thirty boys and 28 girls are involved in Boys' Brigade and Girls' Brigade respectively; about thirty families are involved in Messy Church; about 20 young people of secondary school age attend the Friday evening youth group and 20 Primary 6 and 7 children regularly attend the SU after school group.

In the run up to Christmas 2025 our Blythswood Packers processed around 5,000 shoeboxes which were sent to Moldova.

The Ministers' Report can be found at the end of these Accounts and provides further information on work taking place within United Irvine Church of Scotland.

FINANCIAL REVIEW 2025-26

The accounts being presented for 2025 for the United Irvine Church Of Scotland continue to reflect the transitional nature of the Union of five worship centres.

From a financial perspective a slightly reduced income coupled with a significant increase in expenditure has resulted in a deficit of £61,067 in the General Fund for the year. This requires immediate attention and action by the Kirk Session and the General Church to ensure we do not encounter a similar result in 2026.

Income:

Our Offerings, excluding tax refunds, came in at £208,392, slightly down on last year. We truly thank everyone who continues to financially support the United Irvine Church with faithful giving.

The General Reserve for the UICS is down from £94,914 last year and currently sitting at £33,847 which is less than two months of general expense and has now reached a critical level.

Collections for Third Parties came in at £38,967 for the year with the majority of this being for the CAP Debt Centre (£18.9k) and the Kanyanda Clinic Project (£7.2k).

Expenditure:

Our General Fund expenditure of £395k in 2025 saw an increase over the previous year. Overall our expenditure came in around £26k OVER budget. This over-spend was off-set a little by the contributions from Hall Lets and Church Organisations helping towards running costs.

Prospects for 2026:

Unless we take immediate action we predict our Offerings for 2026 will be approximately 15% less than last year and we need to carefully manage our expenditure, notably in Salaries, Professional and Gardening Services, Energy and Repair & Maintenance costs. We will need to access some of the Investment Funds to meet our Giving To Grow contribution, currently set at £179k for the year, and to meet part of the Fabric Repair and Maintenance expense for the year. The initial budget forecasts an unsustainable £72k deficit for 2026. We hope that tithes and offerings increase during the year and the Finance Team will monitor this.

During 2025 and into 2026 we have encountered a major expense to fund and support the Connexions social enterprise. £30,000 was transferred in 2025 and £9,000 in January 2026. We expect there will be a further cash injection needed over the coming few months as we transition to a more financially stable staffing model and structure, whilst continuing to provide facilities and a service to the local community.

We are always encouraged when new members and adherents sign up to Gift Aid and setting up regular Standing Orders. Once again I urge all taxpayers to be good stewards and seriously consider this form of giving.

I would like to thank the Treasurers from the Worship Centres and the Kirk Session for their encouragement and support over the year. Thanks to Louise Cole and other internal auditors who reviewed the 2025 Church Organisations books. To those on Door Duty who graciously help count the offerings each week, your willingness to give your time after the services has been greatly appreciated. To Mike Rennie and the Gift Aid Treasurers who manages our Gift Aid records, claims and offering envelopes impeccably. Thank you all for your continued support over the year!

Finally I want to thank God for the opportunity to serve in His church with His people in whatever way He chooses.

Sandy Dickson
(Treasurer)

Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds. At the year end, the Church held unrestricted funds of £530,393 of which £496,140 has been designated for the Major Buildings Fund, Fabric Repair & Maintenance, the Legacy Fund and the World Mission Team Fund. The remaining balance of £33,847 in the General Fund represents only one months' day-to-day expenditure which is a concerning position to be in.

The Church also held £240,308 of restricted funds and £6,515 in an endowment fund which have been provided for the purposes specified in Note 15.

The forecast for 2026 general income and expenditure is more concerning given the £61k deficit for 2025. If the trend of reduced income and increased costs continue, we can expect to exhaust our General Reserve by June 2026. The Trustees must act immediately to reduce expenditure and seek to increase income.

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

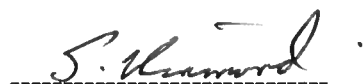
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information on the Congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Dr. S. Kinmond

Session Clerk

Date: 24th February, 2026

Independent Examiner's Report to the Trustees of United Irvine Church of Scotland, for the year ended 31st December, 2025.

I report on the accounts of the Charity for the year ended 31st December, 2025 which are set out on pages 10 to 20.

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 Trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) 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.

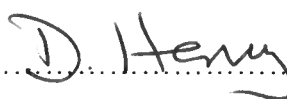
Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 ~~other than disclosed below *~~

1. which gives me reasonable cause to believe that in any material respect of 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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 : Douglas Hervey

Professional Qualification/Professional Body: ACMA, CGMA

Address: 24 Arran Gardens
Barassie
TROON
KA10 6TE

Date : \ | March, 2026

* 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.

Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
		2025	2025	2025	2025	2024	2024	2024	2024
Income and Endowments from :									
	1	294,018	1,800		295,818	286,983			286,983
	2	1,220			1,220	1,650			1,650
	3	14,616			14,616	17,131			17,131
	4	25,458	5,273	133	30,864	67,078	5,273	133	72,484
	5	7,571	71,176		78,747	35,593	71,792		107,385
		342,883	78,249	132.55	421,265	408,434	77,065	133	485,632
Expenditure on :									
	6								
	Costs of raising funds	339			339	490			490
	Charitable activities	384,450	-		384,450	387,606	-		387,606
	Other	10,571	103,993	0.00	114,564	42,636	65,309	0	107,945
		395,360	103,993	0.00	499,353	430,732	65,309	0	496,041
		(52,477)	(25,744)	133	(78,088)	-22,298	11,756	133	(10,409)
Net income/(expenditure) before gains and losses on investments									
	Net gains/(losses) on investments	14,009	2,900	493	17,402	7,552	879	542	8,973
	Net income / (expenditure)	(38,468)	(22,844)	626	(60,686)	(14,746)	12,635	675	(1,436)
	Transfers between funds	(10,002)	0	0.00	(10,002)	(5,775)	0	0	(5,775)
	Net movement in funds	(48,469)	(22,844)	626	(70,687)	(20,520)	12,635	675	(7,210)
Total funds brought forward									
		578,863	262,746	5,890	847,499	920,941	250,111	5,215	1,176,267
Total funds carried forward									
		530,394	239,902	6,515	776,811	900,421	262,746	5,890	1,169,057

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended)

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

United Irvine Church Of Scotland.

Balance Sheet

At 31 December, 2025

		Total Funds 2025	Prior Year 2024
	<u>Note</u>		
Fixed Assets			
Tangible Fixed assets	9		
Investments	10	679,031	996,719
Total Fixed Assets		<u>679,031</u>	<u>996,719</u>
Current Assets			
Debtors	11	0	0
FPC Current Account		25,321.96	81,646.39
D&S Bank Accounts		8,947.23	12,381.47
MR Bank Account		33,376.10	51,885.16
GT Bank Accounts		15,791.46	13,614.54
St Andrews Bank Accounts		14,343.92	12,810.25
Total Current Assets		<u>97,781</u>	<u>172,338</u>
Liabilities			
Creditors falling due within one year	12	0	-
Net Current Assets		<u>97,781</u>	<u>172,338</u>
Creditors falling due after more than one year		-	-
Net Assets		<u><u>776,811</u></u>	<u><u>1,169,057</u></u>
The Funds of the Charity			
Unrestricted Funds	15		
General funds		33,847	94,914
Designated funds		<u>496,546</u>	<u>805,507</u>
Unrestricted Funds		<u>530,393</u>	<u>900,421</u>
Restricted Funds		239,902	262,746
Endowment Funds		6,515	5,890
Total Charity Funds	15	<u><u>776,811</u></u>	<u><u>1,169,057</u></u>

The accounts were approved by the Trustees on 24th February 2026 and signed on their behalf by:

S. Kinmond Dr. S. Kinmond,

Session Clerk

Sandy Dickson S. Dickson

Treasurer

United Irvine Church of Scotland
Year ended 31st December, 2024

Accounting Policies (cont'd)

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £3,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Feuhold Buildings	50 years
Fixtures, fittings and office equipment	4 years
Motor vehicles	4 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

United Irvine Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

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

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
1 Donations and Legacies								
Offerings	208,392	-	-	208,392	212,592	-	-	212,592
Tax recovered on Gift Aid	39,199	-	-	39,199	39,277	-	-	39,277
Contributions from Cong'l. Orgs.	15,448	-	-	15,448	15,128	-	-	15,128
Endowment & Transition income	0	-	-	0	7,175	-	-	7,175
Legacies	1,200	1,800	-	3,000	0	0	-	0
Other(CFF & COSIT D&S)	29,779	-	-	29,779	12,810	-	-	12,810
	<u>294,018</u>	<u>1,800</u>	<u>0</u>	<u>295,818</u>	<u>286,983</u>	<u>0</u>	<u>0</u>	<u>286,983</u>
2 Income from Charitable Activities								
Weddings and Funerals	1,220	-	-	1,220	1,650	-	-	1,650
Other	-	-	-	-	-	-	-	-
	<u>1,220.00</u>	<u>0</u>	<u>0</u>	<u>1,220</u>	<u>1,650</u>	<u>0</u>	<u>0</u>	<u>1,650</u>
3 Income from other trading activities								
Use of Premises	14,616	-	-	14,616	17,131	-	-	17,131
Other	0	-	-	0	0	-	-	0
	<u>14,616.00</u>	<u>0</u>	<u>0</u>	<u>14,616</u>	<u>17,131</u>	<u>0</u>	<u>0</u>	<u>17,131</u>
4 Investment income								
CoS Inv't Income (General Fund)	12,007	-	-	12,007	17,131	-	-	17,131
CoS Inv't Income (Student Aid Fund)	-	-	133	133	-	-	133	133
CoS Inv't Income (Major Bldg. Fund)	8,006	-	-	8,006	8,005.80	-	-	8,006
CoS Inv't Income (Youth M & M)	0	5,273.40	-	5,273	0	5,273.40	-	5,273
CoS Inv't Income (Fabric Funds)	0	-	-	0	38,367	-	-	38,367
CoS Deposit Fund(UJCS)	5,445	-	-	5,445	3,574	-	-	3,574
Bank / Building Society Interest	0	-	-	0	0	-	-	0
	<u>25,458</u>	<u>5,273</u>	<u>133</u>	<u>30,865</u>	<u>67,078</u>	<u>5,273.4</u>	<u>132.98</u>	<u>72,484</u>
5 Other Income								
Special Projects (Adden, CAP, WMF YMM etc.)	6,971	63,176	-	70,147	34,973	65,192	-	100,165
MBF other Grants & Donations	600	8,000	-	8,600	620	6,600	-	7,220
	<u>7,571</u>	<u>71,176</u>	<u>0</u>	<u>78,747</u>	<u>35,593</u>	<u>71,792</u>	<u>0</u>	<u>107,385</u>
Total Incoming Resources	<u>342,883</u>	<u>78,249</u>	<u>133</u>	<u>421,266</u>	<u>408,434</u>	<u>77,065</u>	<u>133</u>	<u>485,632</u>

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

6 Analysis of Expenditure

Raising Funds

Investment Manager's Fees
Offering Envelopes

Charitable Activities

Giving 2 Grow Contributions
Presbytery Dues
Minister's Expenses
Pulpit Supply
Other salary costs (Church Admin, Cleaners, Office
Music Worship/Organist & Media
Fabric Repairs & Maintenance
Council Tax
Other Buildings Costs (Heat & Light)
Insurance/ water /Waste disposal
Grants to Congregational Organisations
Church Office Expenses
Multi Media/Hosting/CCLI Licences etc
Bank Charges
Other expenses (Prof fees, training, outreach)
Special Projects etc. (ASF Sheet)
Misc.Exps incl Major Building Work

Total Resources Expended

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	-	-	-	-	-	-	-	-
	339	-	-	339	490	-	-	490
	<u>339</u>	<u>0</u>	<u>0</u>	<u>339</u>	<u>490</u>	<u>0</u>	<u>0</u>	<u>490</u>
	171,925	-	-	171,925	172,573.48	-	-	172,573
	6,352	-	-	6,352	4,661.00	-	-	4,661
	9,859	-	-	9,859	5,636.21	-	-	5,636
	5,259	-	-	5,259	5,913.20	-	-	5,913
	34,227	-	-	34,227	28,649.01	-	-	28,649
	14,942	-	-	14,942	14,789.96	-	-	14,790
	33,423	-	-	33,423	40,701.08	-	-	40,701
	7,051	-	-	7,051	6,440.86	-	-	6,441
	56,441	-	-	56,441	52,121.68	-	-	52,122
	16,938	-	-	16,938	17,906.25	-	-	17,906
	0	-	-	0	726.00	-	-	726
	7,976	-	-	7,976	12,280.81	-	-	12,281
	6,351	-	-	6,351	7,999.25	-	-	7,999
	1,338	-	-	1,338	1,182.73	-	-	1,183
	12,368	-	-	12,368	16,024.75	-	-	16,025
	7,187	103,993	0	111,180	39,184.71	65,309	0	104,494
	3,384	-	-	3,384	3,451.25	-	-	3,451
	<u>395,360</u>	<u>103,993</u>	<u>0</u>	<u>499,354</u>	<u>430,732</u>	<u>65,309</u>	<u>0</u>	<u>496,041</u>

Support costs have not been separately identified as the Trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified

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

	2025 £	2024 £
7 Staff costs and numbers		
Salaries and wages		
Church Secretary/Administrator	17,357	13,900
Youth Pastor	15,456	18,903
Beadle (Honorarium)	0	0
Various Roles (Organists,Cleaners, Caretakers, Admin)	31,812	28,649
Social security (NHI) costs	-	-
Total	<u>64,625</u>	<u>61,451</u>

Youth Pastor salary paid from Restricted Special Purpose fund (Youth Ministry & Mission).

The average number of employees during the year, calculated on the basis of a head count, was as follows:

(Excludes Organists, Cleaners, Admin, Church Officers)

	2025	2024
Ministerial support	2.5	2.5
Youth Pastor	0.5	0.5
Church Administrator	0.5	0.5
	<u>3.5</u>	<u>3.5</u>

No employee had employee benefits in excess of £50,000 (2023= nil).

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 £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

8 Trustee Remuneration and Related Party Transactions

During the year, 3 trustees received reimbursement of expenses incurred totalling £17,641 - of this, the Ministers' travelling expenses, telephone, broadband and zoom costs, plus the Manse Council Tax, amounted to £15,241, Mrs A. Miller (Organist) received £2,400 in 2025.

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.

During the year, a total of **£58,875** was donated to United Irvine Church of Scotland by Trustees.

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

9 Tangible Fixed Assets

	Buildings	Office Equipment	Total
Cost			
At 1 January 2025			
Additions			
Disposals			
At 31 December 2025			
Accumulated Depreciation			
At 1 January 2025			
Charge for year			
Eliminated on Disposals			
At 31 December 2025			
Net Book Value			
At 31 December 2024			
At 31 December 2025			

9 Tangible Fixed Assets (Prior Year)

	Buildings	Office Equipment	Total
Cost			
At 1 January 2023			
Additions			
Disposals			
At 31 December 2024			
Accumulated Depreciation			
At 1 January 2023			
Charge for year			
Eliminated on Disposals			
At 31 December 2024			
Net Book Value			
At 31 December 2023			
At 31 December 2024			

10 Investments

	2025 £	2024 £
Market value at 1 January (Note removed CFF funds)	672,037	838,361
Investments purchased/ transferred / (Investments sold)	(10,002)	120,000
Unrealised gain / (loss) /income on investments	16,996	38,358
Market value at 31 December	679,031	996,719
Investments at cost	315,008	321,180

The following investments are held:

	2025 £	Cost £
CoS Income Fund - General Congregational Purposes	13,816	9,320
CoS Income Fund - Major Buildings Fund	151,977	159,968
CoS Growth Fund - Student Aid Fund	6,777	2,182
CoS Income Fund - Youth Ministry & Mission	100,107	89,999
CoS Growth Fund - D&S	10,010	5,933
CoS Income Fund - D&S	22,780	22,526
CoS Growth Fund - Muriel Kennedy Fund	41,349	21,336
CoS Growth Fund - Gen Purpose St A	11,393	3,408
CoS Growth Fund - Heating Systems	667	416
CoS Deposit Fund	195,231	0
CoS Deposit Fund	1,349	0
CoS Deposit Fund (New in Jan 2024)	123,574	0
Total	679,031	315,088

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

11 Debtors

	2025 £	2024 £
Other (Church of Scotland Grant)	0	0
	<u>0</u>	<u>0</u>

12 Creditors

	2025 £	2024 £
Accruals	0	0
Other (Church of Scotland Grant)	0	0
	<u>0</u>	<u>0</u>

13 Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	0	0	0	0	0
Investments		496,546	239,902	6,515	742,964
Current Assets	33,847	0	0	0	33,847
Current Liabilities	0	0	0	0	0
Net assets at 31 Dec 2025	<u>33,847</u>	<u>496,546</u>	<u>239,902</u>	<u>6,515</u>	<u>776,811</u>

Prior Year	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	0	0	0	0	0
Investments		805,507	262,746	5,890	1,074,143
Current Assets	94,914	0	0	0	94,914
Current Liabilities	0	0	0	0	0
Net assets at 31 Dec 2024	<u>94,914</u>	<u>805,507</u>	<u>262,746</u>	<u>5,890</u>	<u>1,169,057</u>

14 Volunteers

In common with all Congregations of the Church of Scotland, the Congregations benefits from the contribution made by volunteers who give of their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied, and much of the activity would be unable to continue were it not for the commitment shown.

Note: The UICS was instructed by the General Trustees to exclude the Consolidated Fabric Fund(Capital) and (Revenue) from the congregational accounts but include the figures as an appendix.

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

15 Movements in Funds	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Revaluation of Investments & Transfers £	At 31 Dec 2025 £
Endowment funds					
The Margaret Logan Bequest (Student Aid Fund)	5,890	133	0	493	6,515
	<u>5,890</u>	<u>133</u>	<u>0</u>	<u>493</u>	<u>6,515</u>
Restricted funds					
CAP Fund	26,539	18,908	(17,379)	0	28,067
Youth Ministry & Mission Fund	119,876	5,611	(3,896)	2,900.37	124,491
Special Projects Funds	116,331	53,731	(82,718)	-	87,344
	<u>262,746</u>	<u>78,249</u>	<u>(103,993)</u>	<u>2,900</u>	<u>239,902</u>
Unrestricted (Designated) funds					
Major Buildings Fund (MBF)	183,969	8,606	(216)	4,403	196,762
Legacy Fund (FC Gen Cong Purposes)	9,885	0	0	3,931	13,816
World Mission Team Fund	2,988	7171	(6,971)	0	3,188.00
General Fund	94,914	327,107	(388,173)	0	33,847
CoS Growth Fund - D&S	18,878.42	0	0	(8,868.02)	10,010.40
CoS Income Fund - D&S	22,120.00	0	0	660	22,780.00
CoS Growth Fund - Muriel Kennedy Fund	38,344	0	0	3,005	41,348.80
CoS Growth Fund - Gen Purpose St A	10,565	0	0	828	11,393.28
CoS Growth Fund - Heating Systems St A	619	0	0	49	667.36
CoS Deposit Fund - MR	195,231	0	0	0	195,231.00
CoS Deposit Fund - MR	1,349	0	0	0	1,349.23
Consolidated Fabric Fund (Revenue) GT & St A	58,079	0	0	0	0.00
Consolidated Fabric Fund (Capital) St A	263,479	0	0	0	0.00
	<u>900,421</u>	<u>342,883</u>	<u>(395,360)</u>	<u>4,007.67</u>	<u>530,393.10</u>
Total funds	<u>1,169,056</u>	<u>421,266</u>	<u>(499,354)</u>	<u>7,401</u>	<u>776,811</u>

Purposes of Endowment Funds

Income from the Margaret Logan Bequest is to be used to provide grants to students from the United Irvine Church.

Purposes of Restricted Funds

CAP Fund is used specifically for the day to day operation of the local Christians Against Poverty Debt Centre and associated ministries covering North and East Ayrshire.

Special Projects Fund: This comprises various monies which the donors have stipulated where the funds are to be used e.g Pioneer Projects, Addiction Ministries, Scripture Union, The Guild, Youth Pastor, St Lukes Hosp projects etc.

Youth Ministries & Mission Fund: This is used to fund Youth Work and Youth Outreach salaries and expenses.

Purposes of Designated Funds

Legacy Fund: The income from this fund is used for General Congregational Purposes.

Major Buildings Fund: This is used to assist with the cost of redeveloping & expanding the church buildings and halls, as well as any major unforeseen repairs to the existing Church buildings, Halls and Manse.

World Mission Team Fund: This fund was created with a 10% share of legacies. It is disbursed by the World Mission Team to worthy causes or appeals, subject to approval by the Kirk Session. The current project is Kanyanda Health Clinic in Malawi. The Cummings Legacy of £95,231 and the Relief Manse Sale funds of £100,000 both held in the Church of Scotland Deposit Fund are held for the purpose of buildings and repairs to buildings.

The Muriel Kennedy Fund originated from St Andrews Church with income to be used for Children & Youth ministries. A CoS Deposit Account holding £120k was started in Feb 2024 with £35k from MBF, £50k Special Projects and £35k General Fund. The interest from this is transferred to the General fund for allocation against Multi Media costs.

Notes forming part of the financial statements

for the year ended 31 December 2025

16 Collections for Third Parties

	2025	2024
	£	£
Beatson Cancer Care Centre	4,187	0
Blythswood (Wednesday Packers)	791	1,355
Breast Cancer UK	0	1,260
Christians Against Poverty Debt Centre	18,907	20,017
Christian Aid	173	335
Collections for Charities Dregghom & Springside Worship Centre	3,642	1,896
Collections for Charities Girdle Toll Worship Centre	780	2,224
Collections for Charities Mure Relief Worship Centre	847	903
Community Choices (Larder)	0	119
Compassion UK	0	160
Diabetes Scotland	0	1,265
EMMS Malawi	0	2,263
Friends of Ludhiana (Boxes)	75	100
Kanyanda Clinic Project via World Mission Team	7,171	34,973
Loudoun Montgomery Scripture Union	500	1,974
McMillan Nurses	125	625
St. Luke's Hospital/Child Sponsorship (Shubhro & Lis Mullick)	375	835
TEAR Fund Scotland	1,224	269
The Leprosy Mission	170	312
The Haven	0	454
	38,967	71,339

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>263,478.97</u>	<u>263,478.97</u>
Market Value of Balances at 31 December	<u>263,478.97</u>	<u>263,478.97</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>73,556.51</u>	<u>58,079.21</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>20,848.66</u>	<u>40,505.66</u>

UICS Moderator's Annual Report – Rev Neil Urquhart

2 years into our identity as United Irvine CofS (UICS) we have to swallow the bitter pill of releasing 3 of our worship centres to be geographically positioned to reach out across Dreghorn, Irvine & Springside. No church wants to close her sanctuary doors to the worship & witness of God's People, but due to the serious trajectory of our church's decline we have been forced by presbytery & our national church to make hardnosed decisions. The momentum now is to develop our Dreghorn, Girdle Toll & Fullarton buildings as more flexible & accessible spaces available throughout the whole week for caring activities which chime with our mission & vision statements. We want our centres to be vital caring crossroads for church & community, holy hives of blessing.

But, more important than bricks, mortar & versatile spaces, is investment in God's People! Yes, we must weep together & mourn the loss of church sanctuaries & halls which have echoed God's praise for many years. Yes, we must do our best to encourage our brothers & sisters in St Andrew's, Mure Relief & Crossing Together to hang in there with us for the sake of Christ's mission & glory. Yes, we must be honest in prayer and confess how desperately we need God and His Holy Spirit Help, Wisdom, Grace & Guidance going forward.

The truth is that without more people falling in love with Jesus and learning to channel God's compassion, forgiveness, humility, love, joy, peace, patience, kindness, goodness, gentleness, faithfulness, & self-control, the church's decline will continue till we'll be lucky to have one worshipping community in Irvine. That is not the legacy your fellow ministers Jamie, John, Benjamin & I want to leave and I'm sure it isn't the desire of most in UICS.

Adjusting post-covid has been difficult for us all & for Fullarton ConneXions a combination of changes (E.G. Increased Costs, Dried-up Funding, reductions in Volunteers & Corporate Bookings, etc) meant UICS had to cover a ConneXions' deficit (first ever) of £50,000. Voluntary redundancy has been offered to our 8 part time employees who help with coordination, hospitality, caretaking, & cleaning. The ConneXions management team are prayerfully considering the redeployment of a skeleton staff and seek a significant increase in volunteers to retain the café and continue hosting the wide variety of user groups.

Financially we have had another huge UICS deficit and will soon have to approach our membership with a stewardship campaign. It is 10 years since 'Fullarton ConneXions' opened, since becoming well known as a welcoming place & people of warm-hearted hospitality, compassion & care, where people are encouraged to take steps closer to Jesus. I am optimistic that, God willing, the next 10 years will see all our UICS Worship Centres & Communities readjust to our times. We must rise to embrace the many opportunities God gives us to serve & invite people to 'taste and see that The Lord is good' & worthy of our trust & whole life devotion.

At UICS's Feb' weekend away the focus was on journeying together as United Irvine and finding out more about one another in our respective congregations, to grow in our identity as 'United Irvine' & find ways to prayerfully support one another. Israel's exit from Egypt & wilderness wanderings found them eventually on the threshold of the Promised Land, which Joshua led them into through the River Jordan. We have 3 Grow Groups now focussed on daily discipleship & spiritual leadership, including a large group of late teens & early 20's. It is when brothers & sisters in Christ are determined to submit to & follow Jesus wherever He leads that we will see UICS realise her full potential. We are on the threshold of Promised Land! Will you & your group(s) join in, passionate about Jesus and seeing others come into the joy & wonder of knowing Him as Saviour, Lord, God & Friend?