

**The Church of Scotland**

**Ayr: St Columba Church of Scotland**



**Congregational Accounts**

**Year Ended 31 December 2025**

**Congregation No: 100603**

**Charity No: SC 014338**



The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

## **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.

The Congregation of St Columba serves a parish of 6,357 people and has a membership of 745, two thirds of whom travel from outwith the parish boundaries. There is one morning service of worship each Sunday and additional services of worship at Easter and Christmas. The Congregation has a Sunday School and hosts Scouts, Cubs, Beavers, Brownies and Rainbows. Members of the Congregation are involved in many activities within the life of the Church, each promoting Christian values and fellowship, including the Monday Fellowship, the Oasis drop-in Cafe, The Knit and Natter Group, the Book Club and we also host the Compass Theatre Group, the Ayrshire Philharmonic Opera Society, Dayr to Sing (Lung Health Group) and the Ayr Floral Art Group.

Members of the Congregation are involved in Christian Aid, Ayrshire Hospice, Samaritans, Ayr Hospital Volunteers, Ayrshire Cancer Care, Poppy Scotland, Mary's Meals, Abbas Rest, Kindness and Co., South Ayrshire School Clothing Bank, Night before Christmas, South Ayrshire Foodbank and other charities.

## **Achievements and Performance**

The Congregation has an average Sunday attendance of 240 adults; The Monday Fellowship (37); Sunday School (6).

Many of the other organisations raise money for numerous charities, local, national and international. Each year the congregation raises money for many local and national charities. The combined figure raised for charities in the year 2025 was £12,103 against a figure of just over £9,000 last year.

## **Financial Review**

### **Summary**

In 2025, the net expenditure before gains and losses on investments was £14,158 (2024 net expenditure was £84,218). The gain on revaluation of investments at 31 December 2025 generated an unrealised gain of £33,403 resulting in net income in 2025 of £19,245. In 2024, the gains on investments reduced the net expenditure to £49,126.

As a consequence, the net current assets rose to £621,113 at 31 December 2025 (£601,868 at 31 December 2024).

In 2024 there was considerable expenditure on two items. Firstly the boilers in the church were replaced at a significant cost. This cost was partially offset by the receipt of funds from the Church of Scotland Trustees of monies attributable to Ayr St Columba and also by the recovery of VAT on the cost of the boilers. Secondly, higher costs occurred in cleaning, materials & laundry and professional fees following the resolution of an employment issue at Lochside to allow progress of the Presbytery Plan.

### **Income**

Offerings, including the tax recovered on gift aid, fell from £194,325 in 2024 to £189,095 in 2025. This is a reduction of 2.7% reflecting the reducing number of members in the congregation.

### **Costs**

Following agreement by the Session there is an agreed contribution to Abbas Rest of £2,000. Abbas Rest supports orphans and their families in Chiringa, Malawi. This agreement has been made for two years.

Ayr St Columba has been "in vacancy" throughout 2025. The Giving to Grow Contributions have continued on the same basis; this funding covers the cost of a minister locally. In the times of a vacancy funding is available to meet the cost of a locum and the costs of pulpit fees. There has been no locum appointed; pulpit fees have been recovered. The vacancy results in no Manse Council Tax or Minister's travelling and telephone expenses. There are costs in ensuring the manse is maintained in good condition; these are reported within Other Expenses.

During 2025 the property at Chalmers Road became vacant. The opportunity was taken to make some improvements by painting and replacing carpets; in addition rotting joists and floorboards needed to be replaced. Fortunately, there was only a short gap between the tenancies.

## **Financial Review (contd.)**

### **Investment Policy and Performance**

Our investment objectives are the preservation of capital whilst providing consistent income. The funds are held in the Church of Scotland Investors Trust split between the Growth Fund and the Income Fund. The Trustees of the Investors Trust appoint reputable Fund managers to manage both Funds on their behalf. During 2025 the management of the Growth Fund transferred to a combination of Wellington Management and M&G from Newton Investment Management.

In 2025, our investments showed an unrealised profit of £33,403.

The Investors Trust has advised that in the year to September 2025, the Growth Fund, managed by Newton Investment Management, delivered a return of 10.8%, compared to the benchmark against which the Fund's performance is compared of 14.5%. It should be noted that the global geopolitical and economic backdrop remains volatile and uncertain. Stock markets generally performed well in 2025 despite the market falls in April in response to the announcement of substantial tariffs on goods imported to the USA.

The Income Fund has continued to deliver returns over the long term which are better than the benchmark against which the Income Fund is measured. In the year to 30th September 2025 the return was 7.58% which outperformed its benchmark return of 3.70%.

### **Risk Management**

Recent years have seen a general reduction in church attendance across the country. We have moved to a single service on Sunday mornings in order to retain a busy church environment which encourages good attendance. The longer term risks are a) the lack of young members resulting in an ageing congregation and b) the move of the Church to the periphery of community life. We will use our Business Committee to develop goals and objectives to address these risks.

In response to the national decline in church attendance, the Church of Scotland is engaged in a programme which will eventually lead to churches being united thus reducing both the number of small congregations and the number of buildings. The plan is designed to result in new charges which will be viable for the foreseeable future.

### **Reserves Policy**

It is the Trustees' policy to be prudent in the holding of reserves. At the year end the Church held Unrestricted funds of £617,793 of which the following are designated, £80,897 for the Fabric Fund (the Trustees are aware of the need to maintain the buildings to the highest standard and, as future requirements cannot be forecast accurately, in their opinion this is a realistic amount), £5,064 for the benefit of young musicians, £5,367 for deserving causes, £775 for providing flowers to the over 80s, £1,039 for future organ recital costs and an overall total of £1,172 for Church organisations. The remaining balance of £523,479 funding still represents approximately 24 current months' general expenditure and allows the flexibility to use it if a worthwhile and essential cause is identified.

The Church also held Restricted Funds totalling £3,320 in respect of the Flower Fund, Revd W Christman Memorial Fund and Defibrillator Fund which have been provided for the purposes specified in Note 14.

**Financial Review (contd.)**

**Structure, Governance and Management**

The congregation is a registered charity, number SC014338 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. Following the resignation of our Minister, we are currently seeking a new Minister who will be elected by the Congregation.

The Kirk Session which meets six times a year is responsible for spiritual and temporal affairs within the church and has set up several committees, each of which has designated responsibilities and makes regular reports to the Kirk Session

**Reference and Administrative Information**

**Trustees**

**Kirk Session**

John Ballantyne	Sarah Gow	Duncan McCallum	Norman Reid
Irene Bartholomew	Scott Gow	Jack McConnachie	Stuart Reid
Robert Bartholomew	Alan Hawthorn	Iain McCrae	Graeme Savage
Dorothy Bone	Iris Hodgson	William McCulloch	Susan Scott
Jo Bruce	Anne Hope	Iain McFadzean	Linda Smith
Iain Campbell	Iain Hope	Alan McHarg	Robert Smith
Wendy Campbell	Maureen Howie	Alan McKinlay	Hazel Steele
Laraine Christian	James Hume	Christine McLaughlin	John Stewart
Alex Connell	Dr Helen Hunter	Derek McNish	Alastair Swan
Robert Cowan	Jane Hunter	Millie McNish	Anne Swan
John Crone	James Hunter	Alec Mooney	Terry Swinn
Ron Currie	Linda Hunter	Carol Morrison	Isobel Sutherland
Annette Cuthbert	Matthew Hynes	Nancy Mortimer	Fiona Taylor
Hope Docherty	David Inglis	Millar Muir	George Templeton
Margaret Doncaster	Margaret Johnston	Jane Murnin	Gillian Watson
John Eaglesham	Christina Kennedy	Ann Naismith	Robert White
John Ferguson	Janette Leishman	Pamela Naylor	Michael Whiteford
Keith Fullerton	Peter G Macdonald	George Park	Muriel Wilson
Maureen Fullerton	Virginia Mackenzie	Janice Paterson	Sandra Wylie
Gavin Gemmell	Nan Mackie	Harry Peters	

**Appointments during the Period:**

Linda Smith	Admitted 09/09/2025
Robert Smith	Admitted 09/09/2025

**Terminations during the Period**

Morag McPherson	Resigned 01/02/2025
Andrew Muirhead	Resigned 23/05/2025
David Campbell	Resigned 09/09/2025
Bryce Hartshorn	Retired 31/12/2025
Sheena Stewart	Retired 31/12/2025

**Reference and Administrative Information**

**Principal Office-**

Session Clerk: Robert Bartholomew  
Church Treasurer: Sharon Lindsay

**Principal Office**

Carrick Park  
Ayr  
KA7 2SL

**Independent Examiner**

Marguerite B Roos  
Member of the Institute of Chartered Accountants of Scotland  
Galbraith Pritchards  
Chartered Accountants  
20 Barns Street, Ayr, KA7 1XA

**Bankers**

Royal Bank of Scotland  
30 Sandgate  
Ayr  
KA7 1BY

### **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 judgements 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;
- 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,



**R Bartholomew - Session Clerk**  
**24 March 2026**

**Ayr: St Columba Church of Scotland**  
**Independent Examiner's Report to the Trustees of Ayr St Columba Church**  
**Year ended 31 December 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 21.

**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

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 (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.



Marguerite B Roos  
Member of the Institute of Chartered Accountants of Scotland  
Galbraith Pritchards  
Chartered Accountants  
20 Barns Street, Ayr, KA7 1XA

**30 March 2026**

**Ayr: St Columba Church of Scotland**  
**Statement of Financial Activities**  
**Year ended 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
<b>Income and endowments from:</b>	<b>Note</b>								
Donations and legacies	1	202,806	3,018	-	205,824	208,466	3,215	-	211,681
Charitable activities	2	1,182	-	-	1,182	1,402	-	-	1,402
Other trading activities	3	15,345	-	-	15,345	13,500	-	-	13,500
Investments	4	18,746	-	-	18,746	20,990	-	-	20,990
Other	5	8,105	-	-	8,105	43,244	-	-	43,244
<b>Total income</b>		<u>246,184</u>	<u>3,018</u>	<u>-</u>	<u>249,202</u>	<u>287,602</u>	<u>3,215</u>	<u>-</u>	<u>290,817</u>
<b>Expenditure on:</b>	<b>6</b>								
Raising funds		352	-	-	352	335	-	-	335
Charitable activities		259,446	3,562	-	263,008	371,169	3,531	-	374,700
<b>Total expenditure</b>		<u>259,798</u>	<u>3,562</u>	<u>-</u>	<u>263,360</u>	<u>371,504</u>	<u>3,531</u>	<u>-</u>	<u>375,035</u>
<b>Net income/(expenditure) before gains and losses on investments</b>		<u>(13,614)</u>	<u>(544)</u>	<u>-</u>	<u>(14,158)</u>	<u>(83,902)</u>	<u>(316)</u>	<u>-</u>	<u>(84,218)</u>
Net gains/(losses) on investments		33,403	-	-	33,403	35,092	-	-	35,092
<b>Net income/(expenditure)</b>		<u>19,789</u>	<u>(544)</u>	<u>-</u>	<u>19,245</u>	<u>(48,810)</u>	<u>(316)</u>	<u>-</u>	<u>(49,126)</u>
Transfers between Funds		-	-	-	-	-	-	-	-
<b>Net movement in funds</b>		<u>19,789</u>	<u>(544)</u>	<u>-</u>	<u>19,245</u>	<u>(48,810)</u>	<u>(316)</u>	<u>-</u>	<u>(49,126)</u>
<b>Reconciliation of funds:</b>									
Total funds brought forward		<u>598,004</u>	<u>3,864</u>	<u>-</u>	<u>601,868</u>	<u>646,814</u>	<u>4,180</u>	<u>-</u>	<u>650,994</u>
<b>Total funds carried forward</b>		<u><b>617,793</b></u>	<u><b>3,320</b></u>	<u><b>-</b></u>	<u><b>621,113</b></u>	<u><b>598,004</b></u>	<u><b>3,864</b></u>	<u><b>-</b></u>	<u><b>601,868</b></u>

**Ayr: St Columba Church of Scotland**  
**Balance Sheet at 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>Fixed Assets:</b>						
Investments	10	581,203	-	-	581,203	547,800
<b>Total Fixed Assets</b>		<u>581,203</u>	<u>-</u>	<u>-</u>	<u>581,203</u>	<u>547,800</u>
<b>Current Assets</b>						
Debtors	11	11,905	-	-	11,905	9,437
Cash at bank and in hand		40,577	3,320	-	43,897	63,782
<b>Total Current Assets</b>		<u>52,482</u>	<u>3,320</u>	<u>-</u>	<u>55,802</u>	<u>73,219</u>
<b>Liabilities</b>						
Creditors falling due within one year	12	15,892	-	-	15,892	19,151
<b>Net Current Assets</b>		<u>36,590</u>	<u>3,320</u>	<u>-</u>	<u>39,910</u>	<u>54,068</u>
Creditors falling due after more than one year		-	-	-	-	-
<b>Net Assets</b>		<u>617,793</u>	<u>3,320</u>	<u>-</u>	<u>621,113</u>	<u>601,868</u>
<b>The funds of the charity:</b>						
Endowment funds		-	-	-	-	-
Restricted income funds		-	3,320	-	3,320	3,864
Unrestricted income funds		617,793	-	-	617,793	598,004
<b>Total charity funds</b>	14	<u>617,793</u>	<u>3,320</u>	<u>-</u>	<u>621,113</u>	<u>601,868</u>

The accounts were approved by the trustees on 24 March 2026 and signed on their behalf by:

  
 R Bartholomew - Session Clerk

  
 Alan McKinlay

## **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) effective from 1 January 2019 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.

### **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 £30,000 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.

### **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 original purchase cost.

### **Taxation**

Ayr St Columba Church 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.

# Ayr: St Columba Church of Scotland

## 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 £
<b>1 Donations and Legacies</b>								
Offerings - WFO Scheme (non Gift Aid)	15,166	-	-	15,166	14,038	-	-	14,038
- Gift Aid Donations	128,860	-	-	128,860	135,601	-	-	135,601
- Ordinary Offerings (Open Plate)	12,854	-	-	12,854	10,786	-	-	10,786
Tax Recovered on Gift Aid	32,200	15	-	32,215	33,855	45	-	33,900
Legacies	5,000	-	-	5,000	3,250	-	-	3,250
Other Offerings, Donations, Gift Days, etc	2,095	60	-	2,155	1,805	180	-	1,985
Income (Church Organisations)	6,631	2,943	-	9,574	9,131	2,990	-	12,121
	<u>202,806</u>	<u>3,018</u>	<u>-</u>	<u>205,824</u>	<u>208,466</u>	<u>3,215</u>	<u>-</u>	<u>211,681</u>
<b>2 Income from Charitable Activities</b>								
Weddings and Funerals	923	-	-	923	979	-	-	979
Coffee Mornings etc	-	-	-	-	-	-	-	-
Life and Work	259	-	-	259	423	-	-	423
	<u>1,182</u>	<u>-</u>	<u>-</u>	<u>1,182</u>	<u>1,402</u>	<u>-</u>	<u>-</u>	<u>1,402</u>
<b>3 Income from Other Trading Activities</b>								
Hall Hire	870	-	-	870	-	-	-	-
Rent Received	14,475	-	-	14,475	13,500	-	-	13,500
	<u>15,345</u>	<u>-</u>	<u>-</u>	<u>15,345</u>	<u>13,500</u>	<u>-</u>	<u>-</u>	<u>13,500</u>
<b>4 Investment Income</b>								
Dividends Received	18,087	-	-	18,087	20,137	-	-	20,137
Deposit Interest	659	-	-	659	853	-	-	853
	<u>18,746</u>	<u>-</u>	<u>-</u>	<u>18,746</u>	<u>20,990</u>	<u>-</u>	<u>-</u>	<u>20,990</u>
<b>5 Other Income</b>								
VAT Refund re Listed Buildings	766	-	-	766	16,032	-	-	16,032
Miscellaneous Grants	-	-	-	-	-	-	-	-
Funds from General Trustees	5,100	-	-	5,100	26,957	-	-	26,957
Sundry Receipts	2,239	-	-	2,239	255	-	-	255
	<u>8,105</u>	<u>-</u>	<u>-</u>	<u>8,105</u>	<u>43,244</u>	<u>-</u>	<u>-</u>	<u>43,244</u>
<b>Total Income</b>	<u>246,184</u>	<u>3,018</u>	<u>-</u>	<u>249,202</u>	<u>287,602</u>	<u>3,215</u>	<u>-</u>	<u>290,817</u>

# Ayr: St Columba Church of Scotland

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 £
<b>6 Analysis of Expenditure</b>								
<b>Raising Funds</b>								
Offering Envelopes	352	-	-	352	335	-	-	335
	<u>352</u>	<u>-</u>	<u>-</u>	<u>352</u>	<u>335</u>	<u>-</u>	<u>-</u>	<u>335</u>
<b>Charitable Activities</b>								
<b>National Ministry and Mission and Wider Work</b>								
Giving to Grow Contributions	116,499	-	-	116,499	120,684	-	-	120,684
Abbas Rest	2,000	-	-	2,000	-	-	-	-
Presbytery Dues	4,605	-	-	4,605	4,569	-	-	4,569
	<u>123,104</u>	<u>-</u>	<u>-</u>	<u>123,104</u>	<u>125,253</u>	<u>-</u>	<u>-</u>	<u>125,253</u>
<b>Local Staffing Costs</b>								
Organist's Salary and Supply	16,458	-	-	16,458	15,296	-	-	15,296
Other Salaries, National Insurance and Pensions	34,879	-	-	34,879	33,607	-	-	33,607
Associate Ministers' Honorarium	5,940	-	-	5,940	5,680	-	-	5,680
Minister's Travelling Expenses	-	-	-	-	2,497	-	-	2,497
Minister's Telephone and Other Expenses	-	-	-	-	908	-	-	908
Associate/Assistant Minister's Expenses	677	-	-	677	737	-	-	737
Pulpit Supply	5,300	-	-	5,300	5,700	-	-	5,700
	<u>63,254</u>	<u>-</u>	<u>-</u>	<u>63,254</u>	<u>64,425</u>	<u>-</u>	<u>-</u>	<u>64,425</u>
<b>Buildings Costs</b>								
Fabric Repairs and Maintenance	5,411	-	-	5,411	99,589	-	-	99,589
Heating and Lighting	12,588	-	-	12,588	12,328	-	-	12,328
Insurance	8,630	-	-	8,630	7,823	-	-	7,823
Manse Council Tax	1,742	-	-	1,742	3,770	-	-	3,770
Cleaning Materials and Laundry	923	-	-	923	8,459	-	-	8,459
Water Services	2,460	-	-	2,460	2,310	-	-	2,310
	<u>31,754</u>	<u>-</u>	<u>-</u>	<u>31,754</u>	<u>134,279</u>	<u>-</u>	<u>-</u>	<u>134,279</u>

**Ayr: St Columba Church of Scotland**  
**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 £
<b>6 Analysis of Expenditure</b>								
<b>Other Local Costs</b>								
Telephone	1,142	-	-	1,142	2,036	-	-	2,036
Stationery	4,658	-	-	4,658	4,200	-	-	4,200
Equipment Renewal and Repairs	960	-	-	960	3,080	220	-	3,300
Costs (Church Organisations)	1,616	52	-	1,668	3,532	-	-	3,532
Donations to Charities (Church Organisations)	4,700	-	-	4,700	6,352	-	-	6,352
Flowers and Floral Materials	1,517	3,510	-	5,027	1,532	3,311	-	4,843
Life and Work	350	-	-	350	553	-	-	553
Publicity and Advertising	2,395	-	-	2,395	2,890	-	-	2,890
Organ and Piano Maintenance	1,930	-	-	1,930	2,517	-	-	2,517
Benevolent and Hospitality	752	-	-	752	1,300	-	-	1,300
Rental Commission and Marketing Fees	11,815	-	-	11,815	2,907	-	-	2,907
Other Expenses	6,965	-	-	6,965	12,509	-	-	12,509
Professional Fees	672	-	-	672	2,054	-	-	2,054
Independent Examiner's fee	1,862	-	-	1,862	1,750	-	-	1,750
	<u>41,334</u>	<u>3,562</u>	<u>-</u>	<u>44,896</u>	<u>47,212</u>	<u>3,531</u>	<u>-</u>	<u>50,743</u>
<b>Total</b>	<b><u>259,446</u></b>	<b><u>3,562</u></b>	<b><u>-</u></b>	<b><u>263,008</u></b>	<b><u>371,169</u></b>	<b><u>3,531</u></b>	<b><u>-</u></b>	<b><u>374,700</u></b>

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.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>7 Staff costs and numbers</b>		
Salaries and wages	51,337	48,903
Social security costs	-	-
Total	<u>51,337</u>	<u>48,903</u>

The average number of employees during the year was as follows:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
Administration	1	1
Music staff	1	1
Premises maintenance	3	4
	<u>5</u>	<u>6</u>

No employee had employee benefits in excess of £50,000 (2024 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 fifth and subsequent years was £39,856.

**8 Trustee Remuneration and Related Party Transactions**

No trustee has received reimbursement of expenses during 2025. Mrs I Bartholomew, Mr J Stewart and Mr M Hynes, who are members of the Kirk Session, received respectively £11,133 as Secretary, £10,850 as Beadle and Church Officer and £14,065 as Director of Music.

During the year a total of £46,618 was donated to the congregation by trustees.

**9 Volunteers**

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give 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.

**10 Investments**

	2025	2024
	£	£
Market value at 31 December 2024	547,800	602,720
Additions	-	-
Disposals	-	(90,012)
Realised gain / (loss) on investments	-	20,746
Unrealised gain / (loss) on investments	33,403	14,346
Market value at 31 December 2025	<u>581,203</u>	<u>547,800</u>
Investments at cost	<u>456,603</u>	<u>456,603</u>

The following investments are held:

Holdings in the Church of Scotland Investors Trust Growth and Income Funds

**11 Debtors**

	2025	2024
	£	£
Gift Aid Tax Refund Due	10,039	8,138
Insurance prepayment	1,866	1,299
Sundry Debtor	-	-
	<u>11,905</u>	<u>9,437</u>

**12 Creditors**

	2025	2024
	£	£
Pension Fund	90	87
Presbytery Dues	4,500	4,600
Pulpit Supply	-	100
Heat and Light	1,989	2,356
Miscellaneous	7,453	10,258
Independent Examiner's fee	1,860	1,750
Professional Fees	-	-
	<u>15,892</u>	<u>19,151</u>

**13 Analysis of Net Assets Among Funds**

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Investments	486,889	94,314	-	-	581,203
Current Assets	52,482	-	3,320	-	55,802
Current Liabilities	(15,892)	-	-	-	(15,892)
<b>Net assets at 31 Dec 2025</b>	<u>523,479</u>	<u>94,314</u>	<u>3,320</u>	<u>-</u>	<u>621,113</u>

## 14 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
<b>Restricted funds</b>					
Flower Fund	1,085	2,943	(3,562)	-	466
Revd W Christman Memorial Fund	1,451	75	-	-	1,526
Defibrillator Fund	1,328	-	-	-	1,328
	<u>3,864</u>	<u>3,018</u>	<u>(3,562)</u>	<u>-</u>	<u>3,320</u>
<b>Unrestricted funds</b>					
<b>General Funds</b>					
General Fund	365,426	272,957	(251,964)	(1,450)	384,969
Mrs Evelyn McLachlan Memorial Fund	10,242	-	-	-	10,242
Mr Robert McConnell Memorial Fund	4,852	-	-	-	4,852
Mr Sidney Leslie Memorial Fund	8,704	-	-	-	8,704
Revd Effie Campbell Memorial Fund	1,468	-	-	-	1,468
Mrs Freda Joyce Auty Memorial Fund	1,473	-	-	-	1,473
Miss Mary G Goldie Memorial Fund	5,855	-	-	-	5,855
Miss Jean Torrance Semple Memorial Fund	43,510	-	-	-	43,510
Miss Lorna Hyslop Fund	1,500	-	-	-	1,500
Mrs EA Cowell Fund	500	-	-	-	500
Mrs CG Smith Fund	4,847	-	-	-	4,847
Miss MH McColm Memorial Fund	10,000	-	-	-	10,000
Mrs Annie C Wilson M	2,000	-	-	-	2,000
Mr Ronald Brash Memorial Fund	2,326	-	-	-	2,326
Mr John Lynch Fund	1,264	-	-	-	1,264
Mrs Margaret McGettigan Memorial Fund	4,516	-	-	-	4,516
Mr Bill Ritchie OBE Fund	1,852	-	-	-	1,852
Mr David Savala Fund	3,101	-	-	-	3,101
Miss Sheena Struthers Fund	30,000	-	-	-	30,000
Mrs Sarah Bryden Fund	500	-	-	-	500
	<u>503,936</u>	<u>272,957</u>	<u>(251,964)</u>	<u>(1,450)</u>	<u>523,479</u>
<b>Designated Funds</b>					
Fabric Fund	80,897	-	-	-	80,897
LR Thornton Fund	5,064	-	-	-	5,064
Benevolent Fund	5,367	-	-	-	5,367
Over 80s Flower Fund	307	47	(1,779)	2,200	775
Organ Recital Fund	1,039	-	-	-	1,039
Monday Fellowship Fund	650	906	(719)	(150)	687
Sunday School Fund	373	-	-	-	373
Keep Fit Group Fund	120	1,723	(1,431)	(300)	112
Oasis Cafe Fund	251	3,954	(3,905)	(300)	-
	<u>94,068</u>	<u>6,630</u>	<u>(7,834)</u>	<u>1,450</u>	<u>94,314</u>
<b>Total funds</b>	<u>601,868</u>	<u>282,605</u>	<u>(263,360)</u>	<u>-</u>	<u>621,113</u>

## 14 Movements in Funds continued

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
<b>Restricted funds</b>					
Flower Fund	1,406	2,990	(3,311)	-	1,085
Revd W Christman Memorial Fund	1,226	225	-	-	1,451
Defibrillator Fund	1,548	-	(220)	-	1,328
	<u>4,180</u>	<u>3,215</u>	<u>(3,531)</u>	<u>-</u>	<u>3,864</u>
<b>Unrestricted funds</b>					
<b>General Funds</b>					
General Fund	358,699	272,044	(264,917)	(400)	365,426
Mrs Evelyn McLachlan Memorial Fund	10,242	-	-	-	10,242
Mr Robert McConnell Memorial Fund	4,852	-	-	-	4,852
Mr Sidney Leslie Memorial Fund	8,704	-	-	-	8,704
Revd Effie Campbell Memorial Fund	1,468	-	-	-	1,468
Mrs Freda Joyce Auty Memorial Fund	1,522	-	(49)	-	1,473
Miss Mary G Goldie Memorial Fund	5,855	-	-	-	5,855
Miss Jean Torrance Semple Memorial Fund	43,510	-	-	-	43,510
Miss Lorna Hyslop Fund	1,500	-	-	-	1,500
Mrs EA Cowell Fund	500	-	-	-	500
Mrs CG Smith Fund	4,847	-	-	-	4,847
Miss MH McColm Memorial Fund	10,000	-	-	-	10,000
Mrs Annie C Wilson M	2,000	-	-	-	2,000
Mr Ronald Brash Memorial Fund	2,326	-	-	-	2,326
Mr John Lynch Fund	1,264	-	-	-	1,264
Mrs Margaret McGettigan Memorial Fund	4,516	-	-	-	4,516
Mr Bill Ritchie OBE Fund	1,852	-	-	-	1,852
Mr David Savala Fund	3,101	-	-	-	3,101
Miss Sheena Struthers Fund	30,000	-	-	-	30,000
Mrs Sarah Bryden Fund	500	-	-	-	500
	<u>497,258</u>	<u>272,044</u>	<u>(264,966)</u>	<u>(400)</u>	<u>503,936</u>
<b>Designated Funds</b>					
Fabric Fund	134,499	41,519	(95,121)	-	80,897
LR Thornton Fund	5,064	-	-	-	5,064
Benevolent Fund	5,367	-	-	-	5,367
Over 80s Flower Fund	842	15	(1,750)	1,200	307
Organ Recital Fund	1,039	-	-	-	1,039
Monday Fellowship Fund	348	754	(352)	(100)	650
Sunday School Fund	373	252	(252)	-	373
Guild Fund	1,599	501	(2,100)	-	-
Keep Fit Group Fund	74	1,488	(1,142)	(300)	120
Oasis Cafe Fund	351	6,121	(5,821)	(400)	251
	<u>149,556</u>	<u>50,650</u>	<u>(106,538)</u>	<u>400</u>	<u>94,068</u>
<b>Total funds</b>	<u>650,994</u>	<u>325,909</u>	<u>(375,035)</u>	<u>-</u>	<u>601,868</u>

**14 Movements in Funds continued****Purposes of Restricted Funds**

Flower Fund: This fund provides flowers for display during services of worship and for distribution to congregation members.

Revd W Christman Memorial Fund: This is a fund to be used for the benefit of young people

Defibrillator Fund: This is a fund to purchase and maintain defibrillators in the Church buildings

**Purposes of Designated Funds**

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

LR Thornton Fund: The Trustees have set aside funds for the teaching of pipe organ playing to young people

Benevolent Fund: The Trustees have set aside funds for the benefit of deserving causes within the congregation and parish

Equipment Fund: The Trustees have set aside funds for the replacement of office equipment

Over 80s Flower Fund: The Trustees have set aside funds for the provision of flowers to the over 80s

Organ Recital Fund: The Trustees have set aside funds to meet costs of future organ recitals

Monday Fellowship Fund: The Trustees have set aside funds for the use of the Men's Association

Sunday School Fund: The Trustees have set aside funds for the use of the Sunday School

ASC Keep Fit Fund: The Trustees have set aside funds for the Fitness with Friends Fund

Oasis Cafe Fund: The Trustees have set aside funds for the use of the Oasis Cafe

**15 Collections for Third Parties**

In addition to the income recorded in the accounts, the following income from Special Collections, Donations and Fund raising events for special purposes was received and disbursed during the year to other charities.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Harvest collections:</b>		
South Ayrshire Foodbank	1,500	-
Abbas Rest	-	700
<b>Other collections:</b>		
Myanmar Earthquake Appeal	1,000	-
Christian Aid	700	700
UNICEF - Children of Gaza	760	-
The Night Before Christmas Appeal	400	-
Ayrshire Cancer Support	860	-
Crisis Scotland	860	-
Harbour Ayrshire	-	900
<b>Charitable donations:</b>		
Mary's Meals	871	471
Dayr to Sing (20p's in the Pews)	-	202
	<b>6,951</b>	<b>2,973</b>

**15 Collections for Third Parties (continued)**

The following income recorded in the accounts from Special Collections, Donations and Fund raising events for special purposes of Church organisations was received and disbursed during the year to other charities.

	2025	2024
	£	£
<b>The Guild</b>		
Abbas Rest	-	200
Church of Scotland Crossreach	-	100
Glasgow City Mission	-	200
<b>Monday Fellowship</b>		
Whiteleys Retreat	150	-
Ayrshire Cancer Support	150	-
Commonwealth Graves	150	-
Scottish Wildlife Trust	150	-
Ayrshire Hospice	-	100
Erskine Charity	-	100
Tenovus Scotland	-	100
<b>Keep Fit Group</b>		
Ayr/Prestwick Street Pastors	500	-
Honeypot Children's Charity	500	-
Ayrshire Cancer Support	-	350
Motor Neurone Disease	-	-
The Night Before Christmas Appeal	-	-
RNLI	-	350
<b>Sunday School</b>		
South Ayrshire Befriending Project	452	-
Whiteleys Retreat	-	252
<b>Oasis Cafe</b>		
Beatson Cancer Charity	400	-
South Ayrshire School Clothing Bank	-	800
Dementia Arts Trust	400	400
Blood Cancer UK	300	-
Beautiful In and Out	-	350
Anthony Nolan Trust	-	350
Doing It For Daniel Foundation	400	400
Endometriosis Scotland	600	-
Aoifes Sensory Bus	-	400
The Night Before Christmas Appeal	-	400
Ayrshire Cancer Support	600	400
Cycling without Age (Ayr)	-	350
Crohn's and Colitis Uk Ayrshire	400	350
Menstrual Health Project	-	400
	<u>5,152</u>	<u>6,352</u>

APPENDIX

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

	2025	2024
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December 2025 at cost	-	-
Market Value of Balances at 31 December 2025	-	-
	<hr/>	<hr/>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December 2025	626	602
	<hr/>	<hr/>
<b><u>TEMPORARY FUNDS</u></b>		
Debit Balance at 31 December 2025	-	-
	<hr/>	<hr/>