

South East Ayrshire Parish Church of Scotland

Scotland · Charity number SC006025

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1918-04-01
Register	View on the OSCR register

Contact

Address 15 Dauner Way
Cumnock
KA18 1FP

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a Parish Church of Scotland set up to conduct services every Sunday, conduct weddings, funerals and any other Christian event that the Minister & Kirk Session feel necessary. We hold monthly Kirk Session meetings 10 months in the year. We collect donations for Dr Graham Homes in India twice a year. Soup and sweet lunches are held 10 months of the year in the Church Hall. Easter breakfast is held in the Church Hall after a Son-Rise service in the local park and before the Easter Service in the Church. We have joint services with our linked charge Lugar Parish Church for Easter, and Remembrance. Church services are recorded and delivered to members of the congregation who are no longer able to come to Church. A Gift Day is held once a year in June when members are able to make donations towards the upkeep of the Church and Hall.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: Objects: 1) to offer Christian worship, fellowship, instruction, mission and service. 2) to labour for the advancement of the Kingdom of God throughout the world. 3) to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry

Geography

- **Main operating location:** East Ayrshire
- **Geographical spread:** More than one local authority area in Scotland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£189,493	£164,222	-	3
2024-12-31	£78,909	£142,761	-	0
2023-12-31	£74,391	£78,865	-	3
2022-12-31	£71,629	£72,886	-	0
2021-12-31	£141,298	£76,394	-	0
2020-12-31	£59,337	£70,496	-	3

South East Ayrshire Parish Church of Scotland

Scotland - Charity number SC006025

Accounts

The Church of Scotland
Old Cumnock Old Church

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2025

Congregation No: 100584

Charity No: SC 006025

Reference and Administrative Information

Charity Name: Old Cumnock Old Church

Charity Registration Number: SC0066025

Congregation Reference No: 100584

Contact Address: Lilly Stevenson
15 Dauner Way
Cumnock
Ayrshire
KA18 1FP

Trustees

R Adams	M Paterson
M Baird	I Ronald
E Entwistle	R Whalen
A Riddell	D Elliot
M Jones	J Wilson
U. Anderson	Joanne Smith
J McKechnie	W. Entwistle
L Stevenson	B. Peden

Principal Office-bearers

Minister: Vacant

Session Clerk I Ronald

Church Treasurer: L Stevenson

Independent Examiner

W Russell Cowan CA.

Bank Chambers, 31 The Square, Cumnock KA18 1AT

Bankers

Royal Bank of Scotland,
96 John Finnie Street
Kilmarnock
KA1 1BB

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 Unitary Constitution.

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.

Organisational Structure

Old Cumnock Old Church is Unitary Constitution.. The Kirk Session which meets ten times a year is responsible for spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee 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.

Other activities particular to Old Cumnock Old Church:-

Words of Wisdom - a Christian book/coffee shop

Guild - Branch of Church of Scotland Guild

Parish weddings, funerals, local authority, memorial and community services.

Sunday School, Handbell Ringers.

Social events such as:- Tinsel Treats Saturday, Guild outings, Sunday School outings and parties,
Monthly soup lunches

Achievements and Performance

Attendance at events was good as was attendance by individual groups

Trustees' Annual Report (cont)

Year ended 31 December 2025

Financial Review

The principal source of income was weekly offerings with a percentage increase of 1.15% (more giving by members).

Reserves Policy

It is the Trustees' policy to hold reserves of approximately two years expenditure including designated funds. At the year end the Church held unrestricted funds of £290,000.

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,



I Ronald

Session Clerk

Date 19/4/26.....

Independent examiner's Report to the Trustees of Old Cumnock Old Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5 to 9.

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 under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006/ An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking 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 of the statement of account for the year ended 31 December 2025, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keeping 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 4 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



W Russell Cowan CA
Bank Chambers
31 The Square
Cumnock
KA18 1AT

Date 20-04-2026

Old Cumnock Old Church
Receipts and Payments Account
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts				
Donations	40,404			39,246
Activities for Generating Funds	1,691			-
Legacy	5,000			14,802
Gift Day	1,895			1,850
Bank & Deposit interest	2,911			251
Investment income	3,948			4,686
	<u>55,849</u>			<u>60,836</u>
Rental of premises	3,325			3,833
Other Receipts	130,319			14,241
Total Receipts	<u>189,493</u>	<u>-</u>	<u>-</u>	<u>78,910</u>
Payments				
Costs of generating funds				-
Charitable activities	164,222			142,761
Total Payments	<u>164,222</u>	<u>-</u>	<u>-</u>	<u>142,761</u>
Excess of Receipts over Payments for the year before transfers	25,272	-	-	
Transfers				
			-	-
Net Movement in Funds	<u>25,272</u>	<u>-</u>	<u>25,272</u>	<u>-</u>

Old Cummock Old Church
Statement of Balances
At 31 December 2025

	Unrestricted		Restricted		Total	Total
Note	Funds	Funds	Funds	Funds	2025	2024
	2025	2025	2025	2025	£	£

Bank & Deposit Balances

Bank & deposit balances
brought forward

22,066

22,066

85,920

Movement in year:

Net movement of funds

25,272

25,272

-63,852

Bank & deposit balances
carried forward

47,338

0

47,338

22,068

Investments at Market Value

(cost £ 124,553)

198,776

-

198,776

269,738

The accounts were approved by the Trustees on

For and on behalf of the Trustees



Session Clerk



Treasurer

Old Cummock Old Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £640 .

2. Movements in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
Fabric Fund	15,800	465	16,264		1
Other Agencies Account	2,724	37,090	2,330		37,484
General Fund	3,544	151,938	145,628		9,854
	<u>22,068</u>	<u>189,493</u>	<u>164,222</u>	-	<u>47,339</u>
Total funds	<u>22,068</u>	<u>189,493</u>	<u>164,222</u>	-	<u>47,339</u>

Purposes of Designated Funds

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

Other Agencies Account: This fund is used for the receipt and disbursement of monies collected on behalf of other parties.

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
3. Analysis of Donations				
WFO Scheme	26,235		26,235	20,488
Gift Aid Donations			-	9,057
Tax Recovered on Gift Aid Don	5,863		5,863	6,532
Ordinary Offerings (Open Plate)	3,449		3,449	3,169
Other Offerings, Donations etc	4,856		4,856	-
	<u>40,404</u>	<u>-</u>	<u>40,404</u>	<u>39,246</u>

4. Analysis of Payments

Costs of generating funds	2025	2024
Offering envelopes	0	243
	<u>0</u>	<u>-</u>

Charitable activities

Give to Grow allocation	34,806	32,323
Presbytery dues	1,179	775
Minister's expenses	117	640
Ministerial Assistance	1,070	2,109
Other staffing costs	17,044	25,508
Fabric repairs & maintenance	90,864	38,780
Council Tax		-
Heat and light	8,571	8,243
Insurance	5,475	5,164
Organ & music	250	-
Printing, stationery and postage	2,273	2,478
Other expenses	2,572	131
	<u>164,222</u>	<u>116,151</u>

Governance costs

Independent examiner's fees

- - -

Other payments

Loan Repayment Words of Wisdom

- - -

Purchase of investments

- - -

Total Payments	<u>164,222</u>	<u>-</u>	<u>164,222</u>	<u>116,151</u>
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5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £31642 and the maximum stipend in the fifth and subsequent years of service - £38844.

	2025	2024
	£	£
6. Collections for Third Parties		
Dr Graham's Homes	570	649
	<u>570</u>	<u>649</u>

7. Council Tax

The manse is currently vacant.

	2025	2024
	£	£
8. Investments		
Market value at 1st January 2025	269,739	255,424
Sale of Investments	86,013	
Unrealised gain on investments	<u>15,049</u>	<u>14,315</u>
Market value at 31st December 2025	<u>198,775</u>	<u>269,739</u>
Investments at cost	<u>121,537</u>	<u>121,537</u>

The following investments are held:

UK Trusts and Equities	95,022	90,322
Church of Scotland Deposit Fund	21,001	21,001
Church of Scotland Growth Fund	<u>82,752</u>	<u>158,415</u>
	<u>198,775</u>	<u>269,738</u>

SCHEDULE OF INVESTMENTS

	Cost	Value At31/12/2024	Value At31/12/2025	Share Price 2024	2025
Edinburgh US Tracker Trust					
1,334 Units	3,712	8,924	8,844	6.69	6.63
Barclays plc					
3,696 Ordinary shares of 25p	5,392	6,687	14,119	2.96	3.82
Diageo plc					
1,740 Ordinary shares of 25p	9,159	64,363	24,395	24.19	14.02
Royal Dutch Shell plc					
1,324 Class "B" Ordinary shares	10,867	25,077	47,664	18.94	36.00
	<u>29,129</u>	<u>105,050</u>	<u>95,022</u>		
CofS Deposit Fund - Gibson Bequest	21,001	21,001	21,001		
CofS Growth Fund					
9,715 Units - Gibson Bequest	28,302	61,982	66,839	6.38	6.88
5 Units - Smith Bequest	15,000	32	34	6.38	6.88
2,308 Units - Borland/Love/Rankin Bequests	24,999	14,725	15,879	6.38	6.88
Value of Portfolio at 31/12/2025	<u>118,431</u>	<u>202,790</u>	<u>198,776</u>		

South East Ayrshire Parish Church of Scotland

Scotland - Charity number SC006025

Accounts

The Church of Scotland
Old Cumnock Old Church

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2024

Congregation No: 100584

Charity No: SC 006025

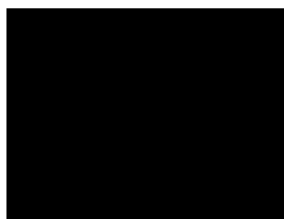
Reference and Administrative Information

Charity Name: Old Cumnock Old Church

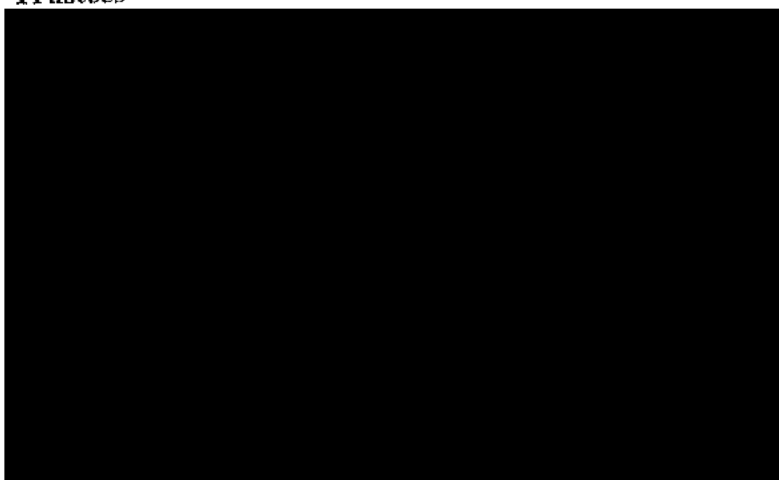
Charity Registration Number: SC006025

Congregation Reference No: 100584

Contact Address:



Trustees

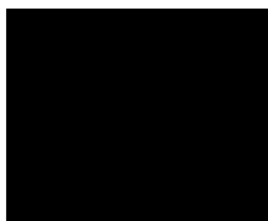


Principal Office-bearers

Minister:

Session Clerk

Church Treasurer:



Independent Examiner



Bankers

Royal Bank of Scotland,

30 Sandgate

Ayr

KA7 1ET

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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Parish weddings, funerals, local authority, memorial and community services.
Sunday School, Handbell Ringers.
Social events such as:- Tinsel Treats Saturday, Guild outings, Sunday School outings and parties,
Monthly soup lunches

Achievements and Performance

Attendance at events was good as was attendance by individual groups

Trustees' Annual Report (cont)

Year ended 31 December 2024

Financial Review

The principal source of income was weekly offerings with a percentage increase of 1.15% (more giving by members).

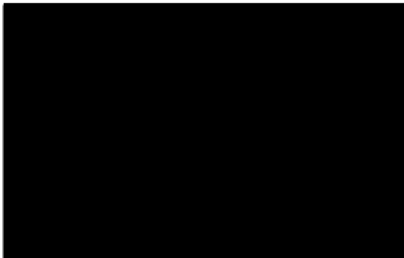
Reserves Policy

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Statement of Trustees' Responsibilities

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Approved by the Trustees and signed on their behalf,



Date24/3/25.....

Independent examiner's Report to the Trustees of Old Cumnock Old Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 5 to 9.

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 under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

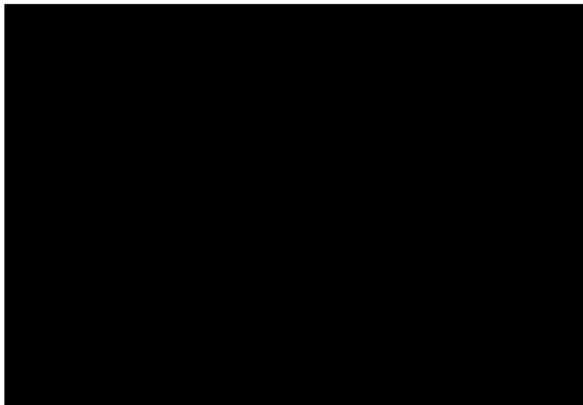
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006/ An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking 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 of the statement of account for the year ended 31 December 2024, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keeping 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 4 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



25/3/25
Date

Old Cumnoek Old Church
Receipts and Payments Account
Year ended 31 December 2024

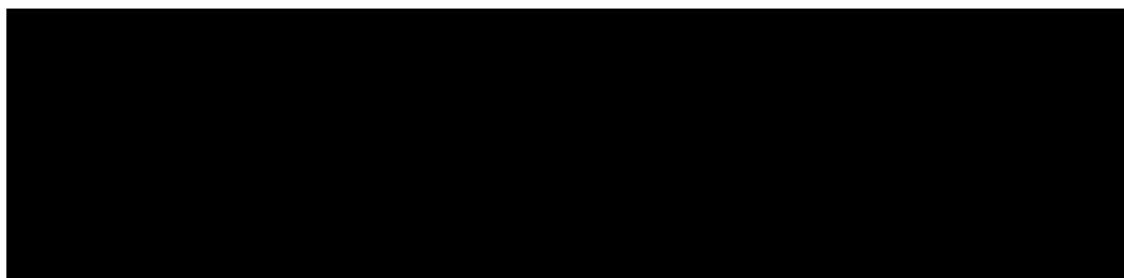
		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Donations	3	39,246		39,246	47,872
Activities for Generating Funds				-	-
Legacy		14,802		14,802	-
Gift Day		1,850		1,850	2,840
Bank & Deposit interest			251	251	391
Investment income		3,893	793	4,686	7,453
		<u>59,792</u>	<u>1,044</u>	<u>60,836</u>	<u>58,557</u>
Rental of premises		3,833		3,833	7,193
Other Receipts		8,442	5,799	14,241	8,642
		<u>72,066</u>	<u>6,843</u>	<u>78,909</u>	<u>74,391</u>
<u>Payments</u>	4				
Costs of generating funds		-		-	194
Charitable activities		116,151	26,610	142,761	78,672
		<u>116,151</u>	<u>26,610</u>	<u>142,761</u>	<u>78,865</u>
<u>Total Payments</u>					
Excess of Receipts over Payments for the year before transfers		- 44,085	- 19,767	- 63,852	- 4,474
Transfers		25,992	- 25,992	0	-
Net Movement in Funds		<u>- 18,093</u>	<u>- 45,759</u>	<u>- 63,852</u>	<u>- 4,474</u>

Old Cumnock Old Church
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
Note	£	£	£	£
Bank & Deposit Balances				
Bank & deposit balances brought forward	60,130	25,790	85,920	90,395
Movement in year:				
Net movement of funds	-18,093	-45,759	-63,852	-4,474
Bank & deposit balances carried forward	42,037	-19,969	22,068	85,920
Investments at Market Value (cost £ 123,553)	269,738	-	269,738	255,423

The accounts were approved by the Trustees on

For and on behalf of the Trustees



Old Cumnock Old Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £640 .

2. Movements in Funds

	At 1 Jan				At 31 Dec
	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
Unrestricted funds					
Fabric Fund	1,186	793	10,911	24,732	15,800
Other Agencies Account	1,089	5,799	15,699	11,535	2,724
J Smith Bequest	2,075	10		2,085	0
Gibson Bequest	0	0			-
High Interest Fabric Fund	1,316	6		1,322	0
Miss Janet Rankin Bequest	6,835	33		6,868	0
General Fund	47,629	72,066	116,151		3,544
	<u>60,130</u>	<u>78,707</u>	<u>142,761</u>	<u>25,992</u>	<u>22,068</u>
Restricted funds					
Flower Fund	312	36		348	0
Fabric Replacement Fund	24,570	162		24,732	0
Connell Bequest	908	4		912	0
	<u>25,790</u>	<u>202</u>	<u>-</u>	<u>25,992</u>	<u>0</u>
Total funds	<u>85,920</u>	<u>78,909</u>	<u>142,761</u>	<u>0</u>	<u>22,068</u>

Purposes of Designated Funds

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

Other Agencies Account: This fund is used for the receipt and disbursement of monies collected on behalf of other parties.

J Smith Bequest, Gibson Bequest, Miss Janet Rankin Bequest, Mrs Agnes Bradford Bequest, High Interest Fabric Fund: These funds are used by the Trustees as capital reserve funds, with the income being either reinvested or used for specific purposes.

Purposes of Restricted Funds

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

Connell Bequest: This fund is to assist with the purchase of music resources for use in worship.

Fabric Replacement Fund: This fund is for the replacement and refurbishment of major fabric items.

	Unrestricted Funds 2,024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations				
WFO Scheme	20,488		20,488	23,564
Gift Aid Donations	9,057		9,057	10,337
Tax Recovered on Gift Aid Donations	6,532		6,532	6,641
Ordinary Offerings (Open Plate)	3,169		3,169	2,935
Other Offerings, Donations etc			-	4,396
	<u>39,246</u>	<u>-</u>	<u>39,246</u>	<u>47,872</u>
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes	0	-	-	194
	<u>0</u>	<u>-</u>	<u>-</u>	<u>194</u>
Charitable activities				
Give to Grow allocation	32,323		32,323	30,164
Presbytery dues	775		775	775
Minister's expenses	640		640	960
Ministerial Assistance	2,109		2,109	312
Other staffing costs	25,508		25,508	12,437
Fabric repairs & maintenance	38,780		38,780	14,393
Council Tax			-	1,283
Heat and light	8,243		8,243	5,685
Insurance	5,164		5,164	4,718
Organ & music			-	-
Printing, stationery and postage	2,478		2,478	2,550
Other expenses	131		131	5,395
	<u>116,151</u>	<u>-</u>	<u>116,151</u>	<u>78,672</u>
Governance costs				
Independent examiner's fees		-	-	-
Other payments				
Loan Repayment Words of Wisdom			-	
Purchase of investments		-	-	-
Total Payments	<u>116,151</u>	<u>-</u>	<u>116,151</u>	<u>78,672</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £31642 and the maximum stipend in the fifth and subsequent years of service - £38844.

	2024	2023
	£	£
6. Collections for Third Parties		
Dr Graham's Homes	649	1,661
Ayrshire Hospice		929
Ukraine Appeal		1,483
Iorn islands hosp		467
breast cancer		
	<u>649</u>	<u>4,539</u>

7. Council Tax

Council Tax for the manse of £1,283 relates to the Old Church's 50% share (The other 50% is paid by Lugar Parish Church, partner in linked charge.)

	2024	2023
	£	£
8. Investments		
Market value at 1st January 2024	255,423	263,423
Sale of Investments		
Unrealised gain on investments	14,315	- 8,000
Market value at 31st December 2024	<u>269,738</u>	<u>255,423</u>
Investments at cost	<u>121,537</u>	<u>123,553</u>
The following investments are held:		
UK Trusts and Equities	90,322	89,663
Church of Scotland Deposit Fund	21,001	21,001
Church of Scotland Growth Fund	158,415	144,759
	<u>269,738</u>	<u>255,423</u>