

Charity Registration No. SC006345 (Scotland)

Congregation No: 110646

**ST MARNOCK'S PARISH CHURCH OF SCOTLAND
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Principal office-bearers

Interim Moderator: Rev. Nigel Chikanya
Session Clerk Pro Tem: Alan Beattie
Church Treasurer: Margaret Hamilton

Trustees

J N Adam	B Hastings	A Paton
J W R Adams	I Holton	I Ross
J Barnes	K Irvine	J Rutherford
H T Barr	C Kirkwood	D Smith
E Barrie	M Linton	A M Spence
A Beattie	I F Livingstone	A Stewart
A Bell	M Lochrie	A Tait
D Bell	A McCallum	V A Bell (to 27/03/2025)
A Clark	E McCallum	A Dunsmuir (to 21/05/2025)
R Cook	T McGregor	B Dunsmuir (to 21/05/2025)
C Craig	A Macphee	A Ewart (to 14/05/2025)
J C Crombie	L Macphee	A Halliday (to 31/07/2025)
J Crombie	E MacTagart	An Halliday (to 31/07/2025)
A R Currie	L Milligan	E Hill (to 12/11/2024)
A Cush	M Murray	N Lawson (to 18/03/2025)
D Cush	W Murray	A McIntosh (to 20/05/2025)
B Ewart	J Neil	G Mackie (to 04/09/2025)
D Gale	E Owens	A R Magee (to 10/08/2025)
I Gale	E Park	J Zerebiec (to 07/04/2025)
M Hamilton		

Charity number (Scotland)

SC006345

Registered office

c/o Margaret Hamilton
Treasurer
12 Sutherland Drive
Kilmarnock
KA3 7HL

Independent examiner

Azets
3 Wellington Square
Ayr
Ayrshire
United Kingdom
KA7 1EN

Bankers

Royal Bank of Scotland
96 John Finnie Street
Kilmarnock
KA1 1NY

Investment Managers

Brewin Dolphin
Level 8 Cadworks
41 West Campbell Street
Glasgow
G2 6SE

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

CONTENTS

	Page
Trustees' Report	1 - 6
Statement of trustees' responsibilities	7
Independent examiner's report	8
Statement of financial activities	9 - 10
Balance sheet	11
Notes to the financial statements	12 - 24

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements 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 financial statements and comply with the charity's governing document, 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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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 trustees have paid due regard to guidance issued by the Scottish Charity Regulator (OSCR) in deciding what activities the charity should undertake.

Achievements and performance

There has been a change in the Ministry Team due to the retirement of Rev James McNaughtan. Rev Nigel Chikanya was appointed Interim Moderator, ably assisted by Mrs Elaine Wardrop (Mission Development Worker) along with an active and caring Kirk Session. During the vacancy, services are covered by pulpit supply. The Ministry Team also work in partnership with Jill Hendry in Pioneering Ministry. Jill is based in the former Kilmarnock South building, now known as The Well and continues to make a significant impact on the community.

Mrs Wardrop and the elders continue to offer pastoral care to our members and to those living in our extensive parish until a new minister is called to lead the Ministry Team. There are regular services made available on DVDs and delivered to local nursing homes within the parish and services are held in local nursing homes.

The Howard Centre was created following the union of St Marnock's and Howard St Andrew's in 2008. The Centre is part of a successful collaborative outreach venture. The Howard Centre is a "connecting space" and is highly effective at connecting church and community. It is used extensively by the churches and the community for Dance Groups, Boys Brigade and Guides, Mums & Toddlers, and for a Community Cafe on a Tuesday and Thursday serving wholesome and affordable food. The Centre is also used for helping and supporting those with addiction, and for alternative worship. The Howard Centre is supported by a significant number of volunteers and is highly effective at bringing people together.

The present St Marnock's Church was formed when the three congregations of St Andrew's & St Marnock's, Riccarton and Kilmarnock South were united in August 2021. From that point the Rev H Taylor Brown, Rev J McNaughtan and Mrs Elaine Wardrop shared in the Team Ministry until Mr Brown demitted office in May 2022 and Mr Naughtan in January 2025.

Services are normally provided throughout the year, mainly on a Sunday. In addition, there are special services provided at Christmas and Easter, and for funerals, baptisms and weddings.

St Marnock's continues to provide inspiring worship and spiritual care for its members and for those in its parish. Through its Sunday School and youth organisations it provides care and nurture to young people under the age of 18 years. It has supported and enhanced our local community in regular carillon recitals and an impressive Nativity Display at Christmas.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Church Online Kilmarnock

The Church Online Kilmarnock YouTube channel now publishes weekly live-streamed services, which are accessed by people at home and abroad.

Wednesday Worship

There is no Wednesday Worship held in the church hall. However, Worship at The Well continues to be available on the first Wednesday of the month. The service is followed by tea and coffee which gives a further opportunity of shared fellowship.

Ayrshire Mission to the Deaf

The Ayrshire Mission to the Deaf has successfully relocated to our church hall in St Marnock Street where they meet for worship and fellowship. St Marnock's is privileged to welcome this small but committed worshipping community and is exploring ways to strengthen and enhance this relationship.

Thursday Group

The Thursday Group is a group of 48 senior members from several churches who meet on the first Thursday of each month between September and the following May. They enjoy being part of this friendly and very happy group of women and men. The meeting is opened with a "Welcome" song followed by a reading and prayer. They enjoy either a guest speaker or entertainment, followed with tea and coffee. We continue enjoying our Christmas Lunch at the beginning of December in the Park Hotel and in May we enjoy our annual bus trip followed by a meal. A warm welcome awaits everyone who wishes to join us.

Sunday School

We meet at 11am on a Sunday morning from mid-August to the end of May. Throughout the month of June we work on teaching the children it's not always about winning and it is good to be able to be good losers as well as being good winners, and it is also good to be able to be a good team player. The attendance for this was very encouraging and we are happy to continue with this venture.

The normal routine is to have twenty minutes in church where the minister gives a children's talk and a prayer and we like to sing two songs from Junior Praise. In August, we begin each new session with our Promotion Service where the children between the ages 8 to 11 years are presented with a book. We have four teachers sharing leadership and supported by six teachers, this is on a rota and works very well giving cover every Sunday morning. Thanks to a much appreciated gift from our Church Guild, we have purchased new story books sharing Tales of Friendship which we find the children really engaging in. These stories are then followed by art/craft activities relating to the story the children have just heard. We have also purchased the following interactive booklets: Doodle & Rhyme "Let Your Light Shine", Doodle & Rhyme at "Easter" and Doodle and Rhyme at "Christmas". These are provided by Emma Perkins who is based in Yorkshire and has a passion for creating resources that bring the Bible to life in creative and accessible ways. The children enjoy these work books.

The children take their work home which hopefully creates a conversation with their parents about the message we have shared that morning. We bring our morning to a close with a prayer. On Mothering Sunday, the children skip round the church with little bunches of daffodils which they gift to the ladies in our congregation. This is made possible by a generous gift from one of our members of Session in memory of her dear friend. The children then go into the hall to make lovely gifts for their Mums. On Easter Sunday morning, we invite our congregation to join us for tea/coffee and hot cross buns with lots of activities for the children. We have two annual fund raising ventures to raise funds for "Robin House" Children's Hospice at Balloch which is a great way to illustrate to the children how we can care for others less fortunate than ourselves. With the wonderful support from the congregation, to date we have raised over £75,000 which is incredible. Leading up to Christmas we have our Sunday School party which the children love, especially the visit from "Santa". We also have a Gift Service where the children are encouraged to remember less fortunate children in our town by bringing gifts which are passed on through EACHa and the Salvation Army, bringing great joy to these children on Christmas morning. A huge thanks to our teachers, especially Jennifer Crombie for our Nativity Play which helps us share the Good News of Christmas with the congregation.

A Sunday School report is given at each Kirk Session meeting. We bring our Sunday School year to a close sharing in a meal at a venue of the teachers choosing. Last, but by no means least, a huge thank you to all parents for fulfilling their promises at baptism by encouraging their children to come to Sunday School in these times when there are so many other attractions taking place on a Sunday morning.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Church of Scotland Guild

We meet in the Howard Centre at 7.15 pm every Monday evening from September to March.

We commence our meetings with a time of worship and are always delighted to then welcome a guest speaker or in-house activity and close with our customary and very welcome cup of tea.

The Guild has had a very good attendance this session and, once again, we have been delighted to welcome new members. A warm welcome is always guaranteed to any person who would like to join us.

Our Opening Social is always very well attended by our own members and supported by Church members. We have a Hallowe'en party with games and prizes and at our Christmas party, we all enjoyed a beautiful meal which was followed by party games. We were delighted that Santa and an elf, with a sack bulging with gifts, managed to visit as well. We had a very successful Coffee Morning this year with a variety of stalls. At the end of the session, we always enjoy a meal in a local restaurant.

During the summer months we meet on the last Monday of each month for 'tea, biscuits and a blether'. This is a lovely time to catch up with friends.

This year we have made donations towards the work of our Church, the Sunday School, the Howard Centre, Thrive Stewarton, Marie Curie, Mission Aviation Fellowship, and to two of the Guild Projects – Bear Necessities for Bulgaria (Build my Church) and Crossreach (Playful Beginnings).

After Church Tea/Coffee Donations to Charity

The provision of Tea and Coffee after the Church service has been able to continue during 2025, with a break over the summer months. This is thanks to the generosity of the volunteers who have given of their time to serve the Tea/Coffee and also provided the home baking.

Due to the generosity of the congregation who make donations on a Sunday morning, we have been able to support the following charities: Hillhouse, Blythswood Care, Beautiful Inside & Out, East Ayrshire Churches Homeless Association, Ayrshire Samaritans, Kilmarnock YMCA and Friends of Willowbank. A total of £1,000 was made.

We still need more volunteers (male or female) to come forward to ensure that we are able to continue to enjoy the fellowship shared which is an important part of our Church family life.

Ladies Fellowship

The Ladies Fellowship Group aims to promote Christian fellowship and friendship within an informal setting. The group meet in the church hall on a Tuesday evening at 7.30 pm on a fortnightly basis, running from September through to March with an additional "Summer Outing" in May for afternoon tea in local Ayrshire venues.

Meetings open with a short act of worship and singing followed by an organised activity or speaker and a list of the meetings are collated on a Syllabus. The Syllabus is produced annually and is available for distribution amongst the ladies and a note of each meeting being routinely entered into the church intimations encouraging all ladies to attend.

The meetings are varied and include visiting speakers, musical events, craft activities and a variety of topics, as well as regular presentations by local charitable organisations about their work in the community.

The evenings conclude with tea, coffee and baking and the opportunity to develop friendships.

The average attendance at the meetings is around 30-36 ladies of various ages, most of whom are church members. As well as fostering friendships, the main aim of the organisation is to encourage and support church projects and activities and to support the work of various charitable organisations through financial giving and increased understanding of their work and need.

Meetings commenced in September 2025 and have continued to encourage and maintain good levels of attendance this session.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Howard Centre

The Howard Centre has continued to thrive as a busy, vibrant town centre outreach centre for St Marnock's Parish Church throughout 2025. We have a diverse range of groups, organisations and activities running throughout the week both during the day and in the evenings, therefore our weekly footfall is extremely high. We continue to keep our hall hire costs low and this allows small groups/organisations to access them too. We try to include all hall users and groups in everything we do and we hope this makes everyone feel that they are a much loved and valued part of who we are. We continue to strive to be a place of belonging where all are loved, valued and respected. A place where relationships are built, friendships are formed and support and guidance is offered. We continue to work in partnership with different groups and organisations in the town and further afield. We have been delighted to work with the Resettlement Team again this year, providing a Christmas party, Easter Fun Day and hosting their Children's Rights event. In addition, we now host a fortnightly Resettlement Hub for folks to pop in for any support needed.

We now have a small Prison Team in place. They are involved in leading worship in the prison and spending time with folk, building relationships and raising awareness of who we are in the hope that prisoners feel they can come to the Howard Centre for support and community on release working with the local prison to offer support on release.

Our Care Home Ministry has been really successful this year; we now go into two of our local care homes to provide Worship & Friendship Tea and one of our local care homes to provide activity sessions. The congregation of St Marnock's Church continue to support this outreach. Jill, our Craftzone Worker, will be taking on the role of Outreach Activity Worker in the local care home in 2026. Myself and two of our volunteers will continue to provide worship in the two Care Homes.

We ran our 24/7 Prayer Room again in 2025 and this was well attended both online and in person. The centre is closed and the whole centre transformed into a Prayer Space, one hour slots are available throughout the week and folks invited to book a slot. Tea/coffee & friendship is offered too. This is manned by our own 24/7 Prayer Team. We plan to run again during April 2026.

We are delighted to benefit again this year from funding from East Ayrshire which allowed us to pay new flooring in the big hall, the main office, ministry office and one of our small meeting rooms. We are thankful for the continued support of East Ayrshire Council, St Marnock's Church family and friends of the Howard Centre who so generously donate. These donations allow us to do so much more.

We enjoyed a visit from Abaana New Life Children's Choir from Uganda in May. Lots of paperwork, planning and preparation, partner working with local businesses, a large dedicated team of volunteers & great excitement as we prepared for the three days visit. We closed the centre and transformed Howard Centre into a giant sleepover venue. The children and their chaperones were with us for three days and performed a concert in the church building during their stay. What a blessing they were. We look forward to continuing to develop this relationship with this wonderful charity who are changing the lives of children & families in Uganda.

We were delighted to benefit again this year from funding from East Ayrshire which allowed us to carry out major repairs to our roof, lay new flooring throughout the vestibule and takeaway area, develop the garden and in particular, the Remembrance area of our garden and create a new family soft play/sensory space within the centre. We now look forward to 2026 and to making full use of these fantastic facilities. We are so thankful for the continued support of East Ayrshire Council, St Marnock's Church Family and friends of the Howard Centre who so generously donate. These donations allow us to do so much more.

We were approached this year and invited to take on a plot at Annanhill Allotments. We now have a small allotment team up and running. We have a lot of prep work to do but we hope eventually to be able to provide a food larder where folks can come and have access to fresh produce. We hope the allotment will become a place where folks can build friendships, a place of support, particularly for our men.

In the foyer and open to all, we have our Lending Library; this is unmanned and open to all providing books, puzzles, games and DVDs. We find this to be very well used and appreciated by our centre users. All items available have been donated.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Well Community Cafe

Our busy community cafe is open every Tuesday and Thursday, providing low cost home baking and freshly cooked lunches. Our cafe is run by our faithful, hard-working volunteers. In addition, our cafe volunteers have provided for large catering events including Presbytery Lunch, Afternoon Teas, Christmas Meals and a Retirement Tea. During December, we run our Christmas Cafe providing Christmas menu, Christmas craft stalls and live music which was enjoyed by all. Our community cafe remained very busy throughout the year.

Alongside our café, each Tuesday & Thursday we also provide free hot/cold rolls and drinks for those more marginalised in our community. We serve approximately 40 every Tuesday and Thursday. Our guys are very much part of the Howard Centre and whilst with us we have other services coming in to build relationships and trust and to offer support, e.g. housing, job centre, CAP, Community Police & local Recovery Services. We also provide Comfort Corner, an area with essential items of clothing, toiletries & non-perishable foods available for anyone who needs them.

Broken Chains

Broken Chains meets on the first and third Sundays each month at the Howard Centre.

Broken Chains is an ecumenical organisation with volunteers and worship leaders from different churches and denominations. Broken Chains provides a short informal time of worship and a hot two course meal for those more marginalised in our community. In addition to worship and hot meal, we also provide a warm welcome, support, friendship and a place of safety. Broken Chains is so fortunate to receive support and donations throughout the year from our Church Family at St Marnock's and friends of the Howard Centre/Broken Chains.

Craft Zone

Craftzone is an integral part of the outreach of the Howard Centre. Through Craftzone we run a variety of craft classes and groups for all abilities and ages. Jill, our Outreach Worker, has just changed her day to a Monday with us and this is allowing us to change what we do. We are hoping to start a new "Craft & Cake Group" at the beginning of February, we hope folks will come and do a variety of crafts and enjoy a cuppa and a chat with cake! Every Thursday we have a group who use the room all day and do a variety of Art & Music. This is a group of ladies and gents who have learned Ukelele since joining us post-pandemic. They now play for us at Broken Chains and help us support charities by making and selling their crafts through the Howard Centre as well as going and playing gigs of their own.

Volunteers

Within the Howard Centre we have a large, dedicated group of volunteers who carry out a whole variety of tasks including cooking, baking, serving, running, assisting with groups, office work, caretaking and gardening. They are so valued and we are so blessed to have them.

The Well

The Well is our newer outreach centre set within the housing estate in Bellfield in the south of the town. The Well has continued to thrive in 2025 with a variety of groups and organisations now meeting in The Well including various exercise classes, children's activities, dance school, Boys Brigade, Craft Hub, Men's Club, Toddlers and Tea & Toast, a time of friendship for the whole community run in partnership with the Community Council and Bat & Chat, our recovery group who share lunch and enjoy some racquet sports whilst building positive relationships.

We have both Worship Services and Bible Study monthly, a community daffodil tea in Spring, a community Christmas Meal in December and a community outing in Summer. We held a Spring Fair and a Christmas Craft Fair to invite the community into our building and to raise funds for the Centre.

We have benefitted from funding this past year to allow us to improve the exterior of the building. We also have new toilets including a disabled toilet which we were previously missing. Our Monday Boys continue to work hard doing any repairs or improvements.

Jill, our Pioneer Ministry and her Core Team have worked hard building strong foundations at The Well. Sadly, Jill has now resigned from her post to go to another job and she will be sorely missed but thankfully the whole team has stepped up to ensure The Well continues to thrive. We hope to have Jill's post filled in the near future.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

An evaluation of The Well and its work was carried out in August by members of Presbytery. It was a tough and lengthy process. The project has been approved by Presbytery and my position at The well has been secured for another 3 years.

We have had a really busy year and it is good to see so many people use The Well which brings around a feeling of a community space and belonging.

Church Manse

During the year, the manse occupied by our retiring minister was sold to him for £245,000, and a new manse was purchased for £319,995. These transactions were undertaken by the General Trustees and are noted here for disclosure only, as they do not form part of the financial statements.

Financial Review

The total income shown in the Statement of Financial Activities increased from £301,338 in 2024 to £330,471 in 2025. The principal source of income is Offerings of £129,501, a decrease on the previous year £136,782. The net movement of funds for the year is a surplus of £9,328 compared to a deficit of £30,391 the previous year.

Investment Policy and Performance

It is the policy of the Trustees to invest funds with a view to long-term growth. These investments are held as long-term reserves and it is not anticipated that they will be used to fund running costs, rather they would be used only if a significant and out of the ordinary expenditure was required. Brewin Dolphin manage these investments. The investments had a Market Value at 31 December 2025 of £115,201 (see note 14) showing a decrease in value of £48,212, however this includes a withdrawal of £50,000 in the year.

Risk Management

The principal risks and uncertainties facing the congregation are a declining membership along with the maintenance of a currently well maintained but old building which has inherent risks such as water ingress, potential issues with the organ and major redecoration. As a result of declining membership, income is fairly static. To combat this it is proposed to look at holding some form of Stewardship campaign in the near future. The union in October 2021 of the three congregations is enabling the new joint congregation to develop new outreach activities based both around the Howard Centre and The Well (previously the former Kilmarnock South Parish Church). Currently members continue to fill all office-bearing positions. A large number of members volunteer to support a wide variety of activities which include church organisations and outreach initiatives.

Reserves Policy

It is the Trustees' policy to hold cash reserves of approximately six months expenditure. At the year end the church held unrestricted funds of £302,675 of which £254,721 had been designated for fabric fund and general running and £47,954 for the use by organisations. The church also held £561,183 of restricted funds which have been provided for the purposes specified in Note 22.

Structure, Governance and Management

The congregation is a registered charity number SC006345 and is administered in accordance with the term 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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Kirk Session which meets five times a year is responsible for spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee, Property Committee and the Howard Centre Committee as appropriate. These Committees are responsible to the Kirk Session.

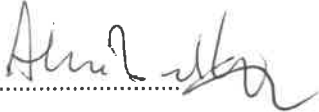
ST MARNOCK'S PARISH CHURCH OF SCOTLAND

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees' report was approved by the Board of Trustees.

.....

Dated: 22nd March 2026

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST MARNOCK'S PARISH CHURCH OF SCOTLAND

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 9 to 24.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Stephen Wilkie

3 Wellington Square

Ayr

Ayrshire

KA7 1EN

United Kingdom

Dated: 25/3/26

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
<u>Income and endowments from:</u>									
Donations and legacies	2	262,918	-	-	262,918	211,178	-	-	211,178
Charitable activities	3	690	-	-	690	420	-	-	420
Other trading activities	4	53,124	-	-	53,124	44,285	-	-	44,285
Investments	5	4,711	266	343	5,320	6,411	324	340	7,075
Other income	6	8,419	-	-	8,419	38,380	-	-	38,380
Total income and endowments		329,862	266	343	330,471	300,674	324	340	301,338
<u>Expenditure on:</u>									
Cost of generating funds	7	1,410	-	-	1,410	1,761	-	-	1,761
Charitable activities	8	324,014	450	-	324,464	330,177	450	-	330,627
Total expenditure		325,424	450	-	325,874	331,938	450	-	332,388
Net gains/(losses) on investments		4,731	-	-	4,731	659	-	-	659
Net incoming/(outgoing) resources before transfers		9,169	(184)	343	9,328	(30,605)	(126)	340	(30,391)

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds		Restricted funds		Endowment funds		Total		Unrestricted funds		Restricted funds		Endowment funds		Total	
		2025	£	2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
Net incoming/(outgoing) resources before transfers		9,169		(184)		343		9,328		(30,605)		(126)		340		(30,391)	
Gross transfers between funds		7,954		(7,783)		(171)		-		-		190		(190)		-	
Net movement in funds		17,123		(7,967)		172		9,328		(30,605)		64		150		(30,391)	
Fund balances at 1 January 2025		285,552		569,150		28,251		882,953		316,157		569,086		28,101		913,344	
Fund balances at 31 December 2025		302,675		561,183		28,423		892,281		285,552		569,150		28,251		882,953	

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

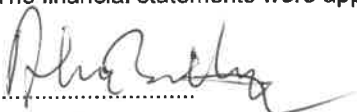
ST MARNOCK'S PARISH CHURCH OF SCOTLAND

BALANCE SHEET

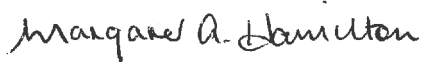
AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		553,206		552,850
Investments	14		115,201		163,413
			<u>668,407</u>		<u>716,263</u>
Current assets					
Debtors	15	6,656		7,255	
Cash at bank and in hand		232,225		183,685	
			<u>238,881</u>		<u>190,940</u>
Creditors: amounts falling due within one year	16	(15,007)		(24,250)	
Net current assets			<u>223,874</u>		<u>166,690</u>
Total assets less current liabilities			<u>892,281</u>		<u>882,953</u>
Capital funds					
Endowment funds - general			28,423		28,251
Income funds					
Restricted funds			561,183		569,150
Unrestricted funds			302,675		285,552
			<u>892,281</u>		<u>882,953</u>

The financial statements were approved by the Trustees on 02nd March 2026



A. Beattie
Session Clerk



M. Hamilton
Treasurer

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

St Marnock's Parish Church of Scotland is a unincorporated religious organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

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

1.5 Expenditure

Expenditure is recognised on an accruals basis as the liability is incurred.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Plant and equipment	20% Reducing balance
Fixtures and fittings	20% Reducing balance

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

Depreciation has not been provided on freehold buildings as, in the opinion of the Trustees, the market value exceeds the book value.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Fixed asset 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 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.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Taxation

St Marnock's Parish Church is recognised as a charity for the purposes of applicable taxation and 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.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Legal Status

The church governance is congregational in nature. The Church has a constitution and other by-laws and standing orders which have been adopted by convention. The charity is registered with OSCR the Scottish Charity Regulator. The charity's principal office address can be found in the Legal and Administrative Information page.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Offerings	129,501	136,782
Legacies	25,726	-
Grant income	61,012	26,546
Donations	3,205	3,057
Organisations' income	16,395	16,994
Tax recovered on gift aid	27,079	27,799
	<u>262,918</u>	<u>211,178</u>
Grants receivable for core activities		
East Ayrshire Council	56,902	26,546
Released from Mission Primer Fund	4,110	-
	<u>61,012</u>	<u>26,546</u>

3 Income from charitable activities

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Weddings and funerals	690	420
	<u>690</u>	<u>420</u>

4 Income from other trading activities

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Life and work income	144	291
Use of premises	24,543	19,997
Howard Centre income	28,437	23,997
	<u>53,124</u>	<u>44,285</u>
Other trading activities		

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

5 Investments

	Unrestricted funds	Restricted funds	Endowment funds general	Total	Unrestricted funds	Restricted funds	Endowment funds general	Total
	2025 £	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £	2024 £
Dividends receivable	2,091	254	134	2,479	3,693	254	284	4,231
Interest receivable	2,620	12	209	2,841	2,718	70	56	2,844
	<u>4,711</u>	<u>266</u>	<u>343</u>	<u>5,320</u>	<u>6,411</u>	<u>324</u>	<u>340</u>	<u>7,075</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Church of Scotland	8,419	38,380

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Cost of Raising Funds		
Investment manager's fees	1,410	1,761

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

8 Charitable activities

	2025 £	2024 £
Other salary costs	29,202	35,969
Ministers' expenses	262	1,455
Manse telephone	-	530
Pulpit supply	100	600
Ministries and mission allocation	102,639	102,795
Fabric repairs/maintenance	43,300	36,848
Council tax	1,145	2,397
Organ and music	463	233
Heat, Light and Water rates	36,700	38,528
Other expenses	14,519	23,146
Organisation expenditure	16,708	17,000
Howard Centre expenses	68,173	61,579
Depreciation	541	452
Professional fees	1,008	954
Presbytery dues	4,082	2,786
	<u>318,842</u>	<u>325,272</u>
Share of governance costs (see note 9)	5,622	5,355
	<u>324,464</u>	<u>330,627</u>
Analysis by fund		
Unrestricted funds	324,014	330,177
Restricted funds	450	450
	<u>324,464</u>	<u>330,627</u>

9 Support costs allocated to activities

	2025 £	2024 £
Governance costs	<u>5,622</u>	<u>5,355</u>
Analysed between:		
Charitable activities	<u>5,622</u>	<u>5,355</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	5	7
	<u>5</u>	<u>7</u>
Employment costs	2025	2024
	£	£
Wages and salaries	29,202	35,969
	<u>29,202</u>	<u>35,969</u>

11 Trustees

Trustees Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses for travel costs and council tax:

J McNaughtan £429

It is a requirement of his office that the Minister resides in the Manse therefore the Council Tax is an expense of the church.

In addition, the following Trustees received remuneration as noted:

Mr D Smith received £3,276 for his services as Church Officer.
Mr A Dunsmuir received £48 for his services as relief Church Officer.
Mr D Cush received £1,540 for his services as relief organist .

The following Trustees or related parties received the amounts noted as payments for work done:

Mrs E McNaughtan received £259 for secretarial duties.

Amounts donated by Trustees

The total amount of donations from all trustees during the year was £33,680.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

13 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Total £
Cost				
At 1 January 2025	551,041	22,273	4,740	578,054
Additions	-	-	897	897
At 31 December 2025	551,041	22,273	5,637	578,951
Depreciation and impairment				
At 1 January 2025	-	20,614	4,590	25,204
Depreciation charged in the year	-	332	209	541
At 31 December 2025	-	20,946	4,799	25,745
Carrying amount				
At 31 December 2025	551,041	1,327	838	553,206
At 31 December 2024	551,041	1,659	150	552,850

14 Fixed asset investments

	£
Cost or valuation	
At 1 January 2025	163,413
Additions	8,807
Unrealised gain/(loss)	4,731
Disposals	(61,750)
At 31 December 2025	115,201
Carrying amount	
At 31 December 2025	115,201
At 31 December 2024	163,413
	2025
	£
Investment at fair value comprises:	
UK Equities	39,949
Global	75,252
	115,201

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

15 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Other debtors	6,656	7,255
	<u> </u>	<u> </u>

16 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	15,007	24,250
	<u> </u>	<u> </u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

17 Analysis of net assets between funds	Unrestricted funds	2025	£	Restricted funds	2025	£	Endowment funds	2025	£	Total Unrestricted funds	2025	£	Restricted funds	2024	£	Endowment funds	2024	£	Total	2024	£
Fund balances at 31 December 2025 are represented by:																					
Tangible assets	3,675			549,531			-			553,206			549,531			-			552,850		
Investments	79,851			11,652			23,698			115,201			11,797			23,526			163,413		
Current assets/(liabilities)	219,149			-			4,725			223,874			7,822			4,725			166,690		
	302,675			561,183			28,423			892,281			569,150			28,251			882,953		

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

18 Funds held on behalf of the congregation by the Church of Scotland Trustees

	2025 £	2024 £
Capital funds		
<u>Consolidated Fabric Fund</u>		
Credit balance at 31 December	436,835	381,797
Revenue funds		
<u>Consolidated Fabric Fund</u>		
Credit balance at 31 December	26,269	7,012
Temporary funds		
Credit balance at 31 December	(685)	145,298
 Total funds held on behalf of the Congregation by The Church of Scotland Trustees	 462,419	 534,107

This note does not form part of the financial statements of St Marnock's Parish Church of Scotland. The detail is provided for information only.

19 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.

20 Collections for Third Parties

	2025 £	2024 £
Christian Aid Harvest Appeal	-	656
Christian Aid Week	1,310	664
Minister's retiral gift	-	2,140
	<u>1,310</u>	<u>3,460</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

21 Movement in funds

	At 1 January 2025	Income	Outgoings	Transfers	At 31 December 2025
<u>Endowment fund</u>					
John & Helen Wood Memorial Fund	10,000	-	-	-	10,000
Young Worshippers	1,000	-	-	-	1,000
Misses Muir Fund	17,251	343	-	(171)	17,423
	<u>28,251</u>	<u>343</u>	<u>-</u>	<u>(171)</u>	<u>28,423</u>
<u>Restricted fund</u>					
Centenary fund	881	-	-	-	881
Benevolent fund	3,959	-	-	-	3,959
Mary Wills Legacy	2,695	-	-	-	2,695
Properties	541,523	-	-	-	541,523
Session Fund	12,138	266	(450)	171	12,125
Kilmarnock South Church	2,502	-	-	(2,502)	-
Riccarton Church	5,452	-	-	(5,452)	-
	<u>569,150</u>	<u>266</u>	<u>(450)</u>	<u>(7,783)</u>	<u>561,183</u>
<u>Unrestricted fund</u>					
General fund	22,405	298,874	(308,715)	7,954	20,518
Fabric fund	234,203	-	-	-	234,203
E Walsh Trust	-	15,213	-	-	15,213
Mission Primer Fund	-	4,110	-	-	4,110
Reserve fund	10,653	-	-	-	10,653
Sunday school	8,157	6,410	(6,033)	-	8,534
Look-In group	674	973	(1,196)	-	451
Ladies Fellowship	1,389	1,478	(1,806)	-	1,061
Thursday group	3,277	1,897	(2,805)	-	2,369
The Guild	948	3,444	(3,303)	-	1,089
Broken chains	3,846	2,194	(1,566)	-	4,474
	<u>285,552</u>	<u>334,593</u>	<u>(325,424)</u>	<u>7,954</u>	<u>302,675</u>
Total Funds	<u>882,953</u>	<u>335,202</u>	<u>(325,874)</u>	<u>-</u>	<u>892,281</u>

Restricted funds which were previously held for the upkeep of both Riccarton Church and Kilmarnock South Parish Church were re-designated to unrestricted funds following the sale of the churches (£7,954).

Investment income totalling £171 (2024: £190) received from the Misses Muir Fund has been transferred from endowment funds to restricted funds.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

22 Purpose of Funds

Purposes of Endowment Funds

John and Helen Wood Memorial Fund	Income is to be used for the general running of the church.
Young Worshippers Fund	Income is to be used as a contribution to the cost of Book Tokens.
Misses Muir Fund	Income is split between the Fabric and Session Fund.

Purposes of Restricted Funds

Centenary Fund	This is to provide assistance to the Minister.
Benevolent Fund	This is to provide benevolence at the discretion of the Minister.
Mary Wills Legacy	This is to assist to repairs with the Carillon.
Properties	This is the valuation and costs of the properties held by Local Trustees.
Session Fund	This fund is to support church and outside charities.

Purposes of Designated Funds

Fabric Fund	The Trustees have set aside funds for the maintenance of church properties.
Sunday School	The Trustees have set aside funds for the use of the Sunday School.
Look-In Group	The Trustees have set aside funds for the use of the Look-In Group.
Ladies' Fellowship	The Trustees have set aside funds for the use of the Ladies' Fellowship.
Thursday Group	The Trustees have set aside funds for the use of the Thursday Group.
The Guild	The Trustees have set aside funds for the use of The Guild.
Broken Chains	The Trustees have set aside funds for the use of Broken Chains.
E. Walsh Trust	The Trustees have set aside funds for upgrading The Howard Centre.
Mission Primer Fund	The Trustees have set aside funds for the use of The Howard Centre.