

**The Church of Scotland**

**Catrine Parish Church**

**Annual Accounts**

**For**


**Year to 31 December 2025**

**CONGREGATIONAL ACCOUNTS**

**Congregation No: 100557**

**Charity No: SC 013689**

**Church Treasurer**

.....  


**Independent Examiner**

.....  


The above signatures must be HAND signed, facsimiles are not allowed.

## **Reference and Administrative Information**

**Charity Name:** Catrine Parish Church of Scotland

**Charity Registration Number:** SC 013689

**Congregation Reference No:** 100557

**Contact Address:** Shalom  
48 Main Street  
Sorn, Mauchline,  
Ayrshire  
KA5 6JB

### **Trustees**

All members of the Unitary Kirk Session (see below)

Mrs M Bunting, Mrs L Dowie, Mr R Liddell, Mrs F.McKinnon, Miss D.Slaven, Mr A.Gardiner, Mr L.McPike.

Elder - Mr S Peden passed away in July and will be sorely missed by all.

Minister: Rev S F Clipston.  
Session Clerk: Mrs F. McKinnon.

### **Treasurer**

Mr J McPike, Shalom, 48 Main Street, Sorn, Mauchline, KA5 6JB, Ayrshire, Scotland.

### **Independent Examiner**

Mr S Y Williamson CPFA, 16 Murray Court, Cumnock, KA18 1PF.

### **Bankers**

Royal Bank of Scotland, Kilmarnock (D) Branch, 96 John Finnie Street, Kilmarnock, KA11NY

## **Trustees' Annual Report Year ended 31 December 2025**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. They are elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. They cover the spiritual affairs and management affairs of the church.

The Minister is elected by the congregation & inducted by the Presbytery of South West Scotland.

#### **Organisational Structure**

The Kirk Session is chaired by the minister & normally meets 10 times in a year. This year the Kirk Session met 9 times.

#### **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.

Services of Worship are held each Sunday morning with Communion taking place twice this year - once in April & once in November.

#### **Achievements and Performance**

This year has been a difficult year for the congregation with the loss of 3 of its much respected members.

Sunday Worship continues to be held at the Institute Building. Attendance remains somewhat variable, ranging between 12 and 20 and is very much weather dependant. Our joint Christmas Eve Service at Auchinleck Parish Church, attracted in excess of 40 persons. The actual Church Building at Chapel Brae in Catrine is still up for sale and as such our Insurers require weekly checks to be carried out and records kept. Three teams of Church members have taken on the duty, via a rota system, of carrying out these checks and the Church Elders continue to express their thanks.

The Congregational AGM took place, after the morning service, on 12/02/25.

Over the final 3 months of the year we hosted several visitors from Presbytery who presented the proposal details for the Union between both Auchinleck & Catrine Parish Churches. The communications and discussions were well received by both the Session and Congregation and the decision to commence the Union on the 1<sup>st</sup> of January 2026 was agreed.

## Trustees' Annual Report (cont)

### Year ended 31 December 2025

#### Financial Review

##### RECEIPTS

<b>Major Items</b>	<i>FWO Gift Aid</i>	£6743	(33.42%)
	<i>FWO Non Gift Aid</i>	£2639	(13.08%)
	<i>Open Plate</i>	£130	(0.65%)
	<i>Tax Rec'd Gift Aid</i>	£2323	(11.51%) (Includes GASDS)
	<i>Others</i>	£8340	(41.34%) (Donations, Special Collections & Claim back From Consolidated Fabric Fund Revenue for Energy and Buildings Insurance etc)

##### *The following are the changes:*

<i>FWO Gift Aid</i>	- 0.7%	(Overall slight decrease in contributors.)
<i>FWO Non Gift Aid</i>	- 6.6%	(Overall slightly less contributors.)
<i>Open Plate</i>	+ 88%	(More contributors throughout year.)
<i>Tax received (Gift Aid)</i>	+ 2.7%	(Increase received from HMRC Gift Aid & GASDS.)
<i>Others</i>	+ 17.6%	(Church Buildings Insurance increase – reclaimed.)

Total Change + 5.96%

##### PAYMENTS

<b>Major items:</b>	<i>Ministry support (Fixed)</i>	£8846 (41.6%)
	<i>(Variable)</i>	£790 (3.71%)
	<i>Buildings( including shared manse)</i>	
	<i>Heating and Lighting</i>	£135 (0.64%)
	<i>Insurance/Council Tax</i>	£8688 (40.85%)
	<i>General Maintenance</i>	£0 (Auchinleck 2025 square up will happen in 2026.)
	<i>Others (Organist, Stationery etc)</i>	£2807 (13.2%)

##### *The following are the changes:*

<i>Ministry Support</i>	<i>Fixed -</i>	-1.2%	(Ministries and Mission Contribution decrease.)
	<i>Variable -</i>	+ 3.0%	(Increase in Presbytery Dues.)
<i>Buildings</i>	<i>Heating and Lighting</i>	+ 0.75%	(Move to Institute - electricity still on at Church.)
	<i>Insurance/Council Tax</i>	+ 146%	(Huge increase for Unoccupied Church Building.)
	<i>General Maintenance</i>		(Maintenance of Manse etc will be in 2026 Accounts.)
	<i>Others</i>	+ 41.9%	(Includes Community Hall lets, Computer & Printer for Minister and Session Clerk etc.)

Total Change – 6.3%

## **General Comments**

The accounts have been prepared in a similar layout as last year, this reflects to requirements made by the Office of the Scottish Charity Regulator (OSCR).

Overall, in our General Fund, our balance decreased by £1090. This decrease was due to several factors including slightly less offerings, no income from the sale of church assets etc. However, with the December Insurance Premium of £1028 still to be reclaimed then this would help eradicate this deficit. Catrine have still to settle combined costs with linked charge at Auchinleck for 2025 and this is expected to be in the region of £1550. Thus overall expectations would be down circa £1600.

The general income was up some £1136 in comparison to 2024. The 2025 expenditure also decreased by some £1435 in comparison to 2024. The major contributors to the income increase was the reclaim of Insurance from the Consolidated Fabric Fund plus a small increase in Tax received back from HMRC from Gift Aid and Gasds - Gift Aid Small Donations Scheme. The decrease in general expenditure was due mainly to no major Manse maintenance being carried out and the costs square up with Auchinleck not yet having happened. In 2025 the Giving to Grow contribution required also decreased thus helping expenditure. .

There continues to be no interest added from the Bank to the General Fund, however the Fabric Fund shows a healthy increase in Bank Interest of £877.

## **Comparisons**

### **Payments:**

There was a decrease of £1435 in the general account payments. The Giving to Grow contribution required decreased this year to £8846 from £8953 in 2024. Other payments include Electricity in the Church which has to be kept on to allow the sump pump to operate should any ingress of water reach a set level. Increased Insurance payments due to the Church Buildings being unoccupied & the Community Hall rent also all contributing to costs. Several donations to other Charitable Organisations were made & Ministers Travelling Expenses showed a reduction this year.

### **Income:**

The general account income / receipts were £20176 and increase of £1136 on 2024. The FWO and Plate Income were down £127 & Gift Aid Offerings also fell by £45. Other contributors to income included, an increase of approximately £100 in donations and slight increases in Refund from HMRC and Special Collections. Apart from the Offerings the other major source of Income was the reimbursement of Insurance and energy costs from the Consolidated Fabric Fund. This reimbursement is to offset the amount expended throughout the year. December expenditure for Insurance and Energy has still to be reclaimed. There continues to be zero income from weddings and funerals.

## **Reserves Policy**

The Trustees consider it prudent to try and hold reserves (including designated funds) to cover 12 months of normal expenditure. In addition, the Trustees seek to hold additional funds for unexpected expenditure on the Church and Manse buildings. These designated funds, known as the Fabric Fund, have gained some £877 in Bank interest taking the balance of the account to £79431.

EON Next are the preferred & agreed supplier, for electricity, set up through the Church of Scotland Scheme. Although the Church in Chapel Brae is vacant there is still a Smart meter and Direct Debit system in place with costs averaging just over £11 per month. There is no oil fuel requirement in 2025 as the congregation are operating out of the Institute Building.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2025**

**Statement of Trustees' Responsibilities**

The members of the Unitary 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 Unitary 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,

Session Clerk 

Date .....15/2/26.....

## Independent examiner's Report to the Trustees of Catrine Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 13.

### 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.

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



Scott Williamson CPFA  
16 Murray Court  
Cumnock  
KA18 1PF

Date 19/2/26





**CATRINE PARISH CHURCH****RECEIPTS and PAYMENTS ACCOUNT****Year ended 31st December 2025**

	Unrestricted Funds 2025	Designated Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<b>RECEIPTS</b>					
Donations	11,938			11,938	11,951
Activities for Generating Funds	0			0	0
Bank & Deposit Interest	0			0	0
Others	8,237			8,237	7,089
Legacy	0			0	0
Guild Fund		0		0	0
Fabric Fund		79,431		79,431	71,204
<b>TOTAL RECEIPTS</b>	<b>20,175</b>	<b>79,431</b>		<b>99,606</b>	<b>90,244</b>
<b>PAYMENTS</b>					
Costs of Generating Funds	133			133	133
Charitable Activities	21,133			21,133	93,558
Guild Fund		0		0	0
Fabric Fund		0		0	0
<b>Total Payments</b>	<b>21,266</b>	<b>0</b>		<b>21,266</b>	<b>93,691</b>
<b>Excess of Receipts over Payments for the year</b>	<b>-1,091</b>	<b>79,431</b>		<b>78,340</b>	<b>-3,447</b>

CATRINE PARISH CHURCHSTATEMENT OF BALANCESAt 31st December 2025

	Unrestricted Funds 2025	Designated Funds 2025	Endowment Funds 2025	Total 2025 £	Total 2024 £
<u>Bank &amp; Deposit Balances</u>					
Bank & deposit Balances brought forward	20,534	78,554		99,088	102,535
 Movement in year:-					
Excess of Receipts over Payments for the year	-1,091	877		-214	-3,447
 Bank & deposit balances carried forward	<u>19,443</u>	<u>79,431</u>		<u>98,874</u>	<u>99,088</u>
 <u>Investments at Market Value</u> (cost £121,495)	135,191				

The Accounts were approved by the  
Kirk Session on 15/2/26

For and on behalf of the Kirk Session/  
Congregational Board

Session Clerk 

Treasurer 

## CATRINE PARISH CHURCH

	Unrestricted Funds 2025	Designated Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<b>RECEIPTS:-</b>					
Analysis of Donations					
WFO Scheme (Non Gift Aid)	2,639			2,639	2,827
Gift Aid Donations	6,743			6,743	6,789
Tax on Gift Aid Donations	2,323			2,323	2,262
Ordinary Offerings (Open plate)	130			130	69
Other Offerings, Donations, Gift Days ,etc.	103			103	75
Sub Total	<u>11,938</u>			<u>11,938</u>	<u>12,022</u>
Fundraising Efforts	<u>0</u>			<u>0</u>	<u>0</u>
Others					
General Income	105			105	4,568
Legacy	0			0	0
Bank & Deposit Interest	0	877		877	214
Contribution from Guild /Others	0			0	0
Weddings and Funerals	0			0	0
Guild Fund	0			0	0
Fabric Fund	0	78,554		78,554	70,990
Trsf from Funds held by GTrustees	8,132			8,132	2,450
Sub Total	<u>8,237</u>	<u>79,431</u>		<u>87,668</u>	<u>78,222</u>
Total	<u>20,175</u>	<u>79,431</u>		<u>99,606</u>	<u>90,244</u>

		Unrestricted Funds 2025	Designated Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<b>Analysis of Payments</b>						
<b>Costs of generating funds:</b>						
Offering Envelopes		133			133	133
Sub Total		133			133	133
<b>Charitable Activities:</b>						
Giving to Grow Allocation		9,954			9,954	10,077
Less Endowment		-1,108			-1,108	-1,124
Presbytery Dues		336			336	239
Minister's Travelling expenses		454			454	528
Minister's expenses		0			0	0
Pulpit supply		0			0	0
Organist		1,120			1,120	960
Life and Work		0			0	7
Fabric repairs & Maintenance		0			0	6,564
Council Tax		0			0	1,015
Heat and Light		135			135	134
Refund from Scottish Fuels		0			0	0
Insurance		8,688			8,688	2,513
Organ		0			0	0
Printing, Stationery and Postage		27			27	26
Other Expenses		1,527			1,527	1,629
Sub Total		21,133			21,133	22,568
Guild Fund			0		0	0
Fabric Fund			0		0	0
Sub Total		0	0		0	0
Total		21,266	0		21,266	22,701

## Minister's Stipend

All Church of Scotland Congregations contribute to the National Stipend Fund which bears the cost of all ministers' Stipends and Employer's contribution for national insurance, pensions 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 5th and subsequent years of service - £39,856

	2025	2024	2023	2022
Poppy Scotland	0	0	0	155
Honeypot Childrens Charity	50	0	0	0
Red Cross	0	0	55	100
Christian Aid	105	51	75	60
Erskine	50	71	49	0
Moderator's Challenge	184	0	0	0
	<u>389</u>	<u>122</u>	<u>179</u>	<u>315</u>

**CATRINE PARISH CHURCH****Notes to the Accounts****1. Trustee Remuneration and Related Party Transactions**

During the year payments amounting to £454 were made on behalf of the Minister. (i.e. £454 Travelling Expenses.)

No other Trustees received any remuneration or reimbursement of expenses during the year.

**2. Movements in Funds**

	At 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
General Fund	20,534	20,175	21,266	0	19,443
Designated Fabric Fund	78,554	877	0	0	79,431
Designated Guild Fund	0	0	0	0	0
	<u>99,088</u>	<u>21,052</u>	<u>21,266</u>	<u>0</u>	<u>98,874</u>
Restricted Funds	0	0	0	0	0
Total Funds	<u>99,088</u>	<u>21,052</u>	<u>21,266</u>	<u>0</u>	<u>98,874</u>

**Purposes of Designated Funds**

**Fabric Fund:** The Trustees have set aside funds for extraordinary repairs and improvements of the Church Property.

**Guild Fund:** The Guild ceased operations in 2018.

**3. Investments**

CoIS Gen Trs Deposit Fund	90,078	94,081
CoIS Gen Trs Consol, Fab Fnd Cap	41,110	41,110
CoIS Gen Trs Consol, Fab Fnd Rev	6,097	0
(cost £40,000)	<u>137,285</u>	<u>135,191</u>

## APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**Consolidated Fabric Fund**  
**CAPITAL ACCOUNT**

	2025 £	2024 £
Credit Balances held at 31 December at cost	41,110	41,110

Market Value of Balances at 31 December	63,083	60,177
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**REVENUE ACCOUNT**

Income	2,383	2,532
Expenditure	8,481	2,618

Credit Balance at 31 December	0	6,097
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**DEPOSIT ACCOUNT**

Credit Balance at 31 December	94,081	90,078
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