



SC015890.2025.1

**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

**Congregation No: 110638**  
**Scottish Charity No: SC015890**

**TRUSTEES ANNUAL REPORT**  
**and**  
**FINANCIAL STATEMENTS**  
**for the year ending**  
**31-Dec-2025**



Thrive

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

The trustees present the annual report and financial statements of John Knox Parish Church of Scotland Stewarton for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

**Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in Polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The congregational organisations of John Knox Church include H2O and Trailblazers, which focus on promoting the teachings of Jesus Christ to the young people and children of the congregation respectively, the Guild, which fosters Christian fellowship amongst church members, the Cottage Group, which provides both friendship and pastoral support and a regular meeting place for the elderly and less able of the community, House Groups which provide other opportunities to promote friendship and increase the understanding of God's Word amongst church members, Alpha which seeks to bring new believers to the Church, and our new mission ministry, Thrive Stewarton, which looks to improve the mental health and wellbeing in the wider community. All groups are managed by church members who have been given the authority to do so by the Trustees. Other organisations which meet regularly at John Knox Church include the Mother and Toddlers Group, the Stewarton Historical Society, the Stewarton Gardening and Cycle Clubs and the Country Dance Class; all seek to serve the community in their diverse ways and at the same time all underline the importance of John Knox Church in providing a vibrant meeting place both to its members and to the town. The Stewarton Boys Brigade and the Stewarton Girl Guides and Rainbows are all closely associated with the Church although constituted as Town Companies. John Knox Church also plays its full part in all the activities and initiatives of Churches Together in Stewarton.

**Achievements and Performance**

On 29 June 2025 the John Knox Church congregation celebrated its 200th Anniversary at morning worship led by Rev Gavin Niven. This was followed by a display of some highlights over the years and a light lunch. 2025 was another year with much activity in the life of the church, Thrive Stewarton having an increasing impact in improving wellbeing in the local community and also with further improvements to church facilities. The usual meetings and activities of the church continued with the weekly Sunday service being livestreamed. Givings from church members using a monthly standing order means of payment have remained steady; the trustees are most grateful for this consistent level of support. The trustees in 2025 continued their work in bringing into practice the Vision Statement for John Knox Church. The Vision Statement has content under the main headings of Mission, Knowing God, Reaching Out and Sharing with Others. 2014 saw the commencement of the Special Interest Group structure. The aim of the Special Interest Groups is to provide added focus, resource and interest in the management of each area. The Groups are Adult Education, Children and Youth Education, Communications, Community, Compliance and Facilitation, Finance, Pastoral, Prayer, Property, World Mission and Worship. Members of each SIG comprise both trustees and church members and each SIG reports to the trustees regularly. Sunday Service remains at the centre of John Knox life with a lively mix of both traditional and modern. The contribution of the praise band, organist and choir during every service is much appreciated and the presence of a good number of young people regularly attending church and taking part in our children and youth ministries is a great encouragement to the trustees and to all church members. Thrive Stewarton, the pioneer ministry in the town led by Peter Anderson, grows encouragingly both in participants and activities. Youth Work led by Christina Ritchie continues and the trustees welcome her lead. Family Work led by Sarah McLachlan leads many initiatives for families, including monthly Bubble Church, with some now under the direction of and funded by the East Ayrshire Council Whole Family Welfare Fund. The two main fabric projects undertaken were repairs to the stability of the church ceiling and the installation of a new ramp enabling easy access for the disabled to the front door of the church. The trustees are grateful that the associated costs were largely met by grants received from The Church of Scotland General Trustees Central Fabric Fund and The Brownlie Bequest Fund, and East Ayrshire Council, respectively. The fellowship provided by the house groups, the guild, the cottage, the toddlers and the women's ministry all contribute in their own way to the spiritual life of the church; Alpha and Youth Alpha courses continue. The trustees, led by the minister, continue to bring the ordinances of religion to the people of the parish as required by the Church of Scotland. During the year thirteen new members were added to the roll, five members died and one transfer out. There were five baptisms, thirteen funerals and two weddings.

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

**Financial Review**

The General Congregational Fund reported a surplus of £1,210 for the year and the overall financial results for 2025, after including the results of the Designated Accounts and an uplift in year end valuation of investments, show a surplus for the year of £5,245; this compares to an overall deficit of £7,238 in 2024. In 2023 a new Designated Fund was created to control the financial transactions of Thrive Stewarton, a Presbytery Pioneer Ministry. In 2025 Thrive activity continued to grow and it reported a surplus of £451, (2024 deficit £4,442). Thanks to all who contribute to the various activities and all who support the project with much needed donations. Weekly Sunday offerings and givings made by standing order remained stable. A Gift Day Appeal held in September was well supported by the congregation and, excluding associated tax recovered on gift aided donations, raised a most welcome £8,684. Other generous donations totalling £6,772 were received from church members through the year and income from the hire of halls was £1,405; the trustees are grateful for this support. Regular expenses incurred through 2025 were generally in line with expectation and remain well controlled. Greater use of the buildings inevitably leads to greater running costs and everyone can help by being economical. One of the two main fabric projects undertaken through the year was the stabilising of the ceiling in the church. The trustees thank both Jim Lygate for managing the project and the grant support received from The General Trustees. The other was a disabled ramp at the front of the church and was fully funded through grant support from East Ayrshire Council. The project took longer than expected because of unforeseen delays over planning permissions. Both projects impacted on Sunday worship in the sanctuary for a time but that's now behind us. Trustees will continue their approach of trying to increase income streams, seek appropriate grant support, maintain tight controls over expenditure and when affordable uphold the church's vision in sharing resources. In summary, in 2025 the total income of £239,866 was greater than the total expenditure of £237,542 by £2,324, and this operating surplus was increased by a gain of £2,920 in investments market value, to £5,245. The above income and expenditure totals include the activities of the designated accounts, (Note 15 refers). As at 31 December 2025 the Unrestricted Funds totalled £67,140 being £5,230 greater than as at 31 December 2024 and the Restricted Funds totalled £5,498 being £15 greater than as at 31 December 2024. In 2008 the trustees appointed Alistair Bryce to the role of internal auditor. His role involves reviewing the financial records of the charity from time to time and reporting any issues of concern to the trustees for further investigation. No such issues were reported through 2025. The trustees also note at this time that the union with Stewarton St Columba's remains in a deferred state but that the John Knox Church building has been confirmed as the church building to be used in that union.

**Risk Management**

The trustees have reviewed and considered the major risks to which the Church is exposed covering personnel, infrastructure, child abuse and financial control and are satisfied that such risks are manageable given the review systems and reporting processes which have been put in place.

**Reserves Policy**

At the end of the year to 31 December 2025 the unrestricted reserves in hand were £48,864 in the General Congregational Fund plus £4,840 in Designated Funds and £10,516 in the Fabric Fund. The trustees consider the balance held in the Unrestricted Funds to be at a sufficient level; the trustees are very aware that costs generally continue to rise.

**Structure, Governance and Management**

The congregation is a registered charity, number SC015890, and is administered in accordance with the terms of the Unitary Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland. The change to the Unitary Constitution from the Model Deed Constitution took place through 2018. The 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. Supporting the Kirk Session in their management of the church are eleven Special Interest Groups, (SIGs), who are populated by church members who possess the skills and interests appropriate to each SIG. Each SIG acts independently of the other SIGs and the leaders of all SIGs meet from time to time to co-ordinate and agree each SIG's plans and to review subsequent outcomes. The Kirk Session met six times through 2025. The Special Interest Group leaders met twice in 2025. The minister chairs all meetings of both the Kirk Session and the SIG leaders.

**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

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

**Reference and Administrative Information**

**Trustees**

The following served as Trustees during the year and, unless shown, up to the date of signing the accounts.  
Retired members of Kirk Session are not listed.  
There are in addition three associated members of Kirk Session, namely Anne McAllister, Cath Shaw and Kim Watt, but none are Trustees.

Kirk Session members

Gavin Niven	Louise Macpherson
Peter Anderson	Caroline McGhie
John Baxter	David Paterson
Catherine Bingham	Susan Quinn
Jim Bingham	Arlene Robertson
Ken Browne	James Robertson
Ian Campbell	John Robertson
Stewart Campbell	Mary Robertson
Christine Clark	May Smith
Gordon Clibborn	Brian Stewart
Sarah Jane Drummond	Carole Stewart
Sheena Erskine	Jenny Stockwell
Helen Farquhar	John Strathdee
Helen Hunter	Janette Wark
Maureen Justice	Graham Whitham
Sarah Kelly	

**Principal office-bearers**

Minister:	Rev Gavin Niven
Session Clerk:	Graham Whitham
Church Treasurer:	John Baxter

**Charity Name:** John Knox Parish Church of Scotland Stewarton

**Charity Registration No:** SC015890

**Congregation Ref No:** 110638 - The Church of Scotland

**Contact Address:** 16 High Street  
Stewarton  
Ayrshire  
KA3 5BZ

**Independent Examiner:** George Connell, C.I.M.A.; M.B.A.  
18 Barnhill Drive, Glasgow, G77 5FY

**Principal Bankers:** Bank of Scotland,  
30/34 King Street, Kilmarnock, Ayrshire, KA1 1NP

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

**Statement of Trustees, Responsibilities**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf,



Graham Whitham

Session Clerk



Gavin Niven

Minister

Date: 10-Feb-26

**John Knox Parish Church of Scotland Stewarton**

**Independent Examiner's Report to the Trustees of John Knox Parish Church Stewarton  
Year ended 31 December 2025**

I report on the accounts of the charity for the year ended 31 December 2025 set out on pages 1 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 Charity and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by these accounts.

**Independent examiner's statement**

In the course of my examination of the statement of accounts 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 keep accounting records in accordance with Section 44(1)(c) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
  - \* to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) have not been met, or of the 2006 Accounts Regulations (as amended) have not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: George Connell

Professional Qualificat C.I.M.A., M.B.A.

Address: 18 Barnhill Drive, Glasgow, G77 5FY

Date: 18-Feb-26



**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

**Statement of Financial Activities**

**Year ended 31 December 2025**

	<b>Note</b>	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Income and endowments from:</b>						
Donations and legacies	1	176081	0	0	176081	166799
Charitable activities	2	1634	0	0	1634	1420
Activities for generating funds	3	1405	0	0	1405	1480
Investments	4	1672	221	0	1893	2747
Other	5	58854	0	0	58854	61478
<b>Total Income</b>		<b>239645</b>	<b>221</b>	<b>0</b>	<b>239866</b>	<b>233924</b>
<b>Expenditure on:</b>						
<b>Raising Funds</b>		86	0	0	86	82
<b>Charitable activities</b>		237250	206	0	237456	244292
<b>Other</b>		0	0	0	0	0
<b>Total Expenditure</b>		<b>237336</b>	<b>206</b>	<b>0</b>	<b>237542</b>	<b>244374</b>
<b>Net Income before gains and losses on investments</b>		<b>2310</b>	<b>15</b>	<b>0</b>	<b>2324</b>	<b>-10450</b>
Net gains/(losses) on investments		2920	0	0	2920	3212
<b>Net Income</b>		<b>5230</b>	<b>15</b>	<b>0</b>	<b>5245</b>	<b>-7238</b>
Transfers between Funds		0	0	0	0	0
<b>Net movement in funds</b>		<b>5230</b>	<b>15</b>	<b>0</b>	<b>5245</b>	<b>-7238</b>
Reconciliation of funds:						
<b>Total funds brought forward</b>		<b>61912</b>	<b>5483</b>	<b>0</b>	<b>67393</b>	<b>74631</b>
<b>Total funds carried forward</b>		<b>67142</b>	<b>5498</b>	<b>0</b>	<b>72638</b>	<b>67393</b>



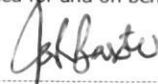
**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

**Balance Sheet at 31 December 2025**

	Not	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
<b>Fixed Assets</b>						
Tangible Fixed Assets	9	0	0	0	0	0
Investments	10	40179	0	0	40179	37259
Total Fixed Assets		40179	0	0	40179	37259
<b>Current Assets</b>						
Debtors	11	6380				6233
Bank and Cash		49159				58161
Total Current Assets		55539				64394
<b>Liabilities</b>						
Creditors falling due within one year	12	23081				34262
<b>Net Current Assets</b>			32458			30133
Creditors falling due after more than one year			0			0
<b>Net Assets</b>			72638			67393
<b>The funds of the charity:</b>						
Endowment funds	15, 16		0			0
Restricted income funds			5498			5483
Unrestricted income funds			67140			61910
<b>Total charity funds</b>			72638			67393

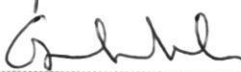
The accounts were approved by the trustees on 10 February 2026.

Signed for and on behalf of the trustees



J R. Baxter

Treasurer



G Whitham

Kirk Session Clerk



G Niven

Minister

Analysis of Net Assets Between	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0	0	0	0	0
Investments	40179	0	0	0	40179
Current Assets	45200	4840	5498	0	55539
Current Liabilities	-23081	0	0	0	-23081
Net Assets at 31 December 2025	62298	4840	5498	0	72638

## Accounting Policies

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

### Basis of Preparation

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

### Fund Accounting

Funds are classified as either restricted funds, endowment funds or unrestricted funds, defined as follows. Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity. Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income is used for the purpose defined in accordance with the objects of the charity. Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

### Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. From 2017 income tax recovered from Gift Aid donations and customarily claimed annually is recognised as an incoming resource when earned. In previous financial years that income was recognised when received in the year ending on the 31 December immediately following the end of the preceding tax year and so related only to the income tax associated with that preceding tax year.

### Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

### Interest receivable

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

### Resources expended

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

### Fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in Church of Scotland Local Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises. There are currently no fixed assets having a value to the charity greater than one year other than the Church, halls and manse.

### Investments

Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

### Taxation

John Knox Parish Church, Stewarton is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

**Notes forming part of the Financial Statements  
for the year ended 31 December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Incoming Resources</b>					
<b>1 Donations and Legacies</b>					
Offerings	80773	0	0	80773	81384
Tax recovered on Gift Aid	17860	0	0	17860	17913
Legacies	2000	0	0	2000	0
Contributions from Congregational Organisations	2050	0	0	2050	1825
Value of Donated Goods	0	0	0	0	0
Other	73398	0	0	73398	66676
	<u>176081</u>	<u>0</u>	<u>0</u>	<u>176081</u>	<u>167799</u>
<b>2 Income from charitable activities</b>					
Weddings and Funerals	1634	0	0	1634	1420
Other	0	0	0	0	0
	<u>1634</u>	<u>0</u>	<u>0</u>	<u>1634</u>	<u>1420</u>
<b>3 Income from other trading activities</b>					
Regular Fundraising Events	0	0	0	0	0
Use of Premises	1405	0	0	1405	1480
	<u>1405</u>	<u>0</u>	<u>0</u>	<u>1405</u>	<u>1480</u>
<b>4 Investment income</b>					
Dividends Received	788	0	0	788	788
Deposit Interest	883	221	0	1104	1958
	<u>1672</u>	<u>221</u>	<u>0</u>	<u>1893</u>	<u>2747</u>
<b>5 Other income</b>					
Grants - East Ayrshire Council	58854	0	0	58854	61478
	<u>58854</u>	<u>0</u>	<u>0</u>	<u>58854</u>	<u>61478</u>
<b>Total Income</b>	<u>239645</u>	<u>221</u>	<u>0</u>	<u>239866</u>	<u>234924</u>
	Unrestricted Funds 2025 £	Restricted Funds 2025 £		Total 2025 £	Total 2024 £
<b>6 Analysis of Expenditure</b>					
Investment Manager's Fees	0	0		0	0
Offering Envelopes	86	0		86	82
	<u>86</u>	<u>0</u>		<u>86</u>	<u>82</u>
Giving to Grow	65897	0		65897	56883
Presbytery Dues	2219	0		2219	1548
Voluntary Additional Stipend	0	0		0	0
Minister's Expenses	1698	0		1698	1780
Ministerial Assistance	0	0		0	0
Pulpit Supply	315	0		315	315
Other Salary Costs	21440	0		21440	19013
Fabric Repairs & Maintenance	66370	0		66370	68235
Council Tax	2790	0		2790	2614
Other Buildings Costs	13454	0		13454	13150
Church Office Expenses	3625	0		3625	3650
Organ & Music	1146	0		1146	786
Other Expenses	58295	206		58501	76317
	<u>237250</u>	<u>206</u>		<u>237456</u>	<u>244292</u>
<b>Total Expenditure</b>	<u>237336</u>	<u>206</u>		<u>237542</u>	<u>244374</u>

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

# JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON

## Notes forming part of the Financial Statements for the year ended 31 December 2025

### 7 Staff costs and numbers

	2025 £	2024 £
Salaries and wages	24595	24595
Social security costs incl Workplace Pension	1626	1626
Total	<u>26221</u>	<u>26221</u>

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

	2025 Number	2024 Number
Ministerial support	2	1.3
Administration	0	0
Music staff	1	1
Premises maintenance	1	1
	<u>4</u>	<u>3.3</u>

No employee had benefits in excess of £50,000 (2024 nil).

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent year of service) £39,856.

### 8 Trustee Remuneration and Related Party Transactions

Payments made on behalf of the minister, Rev Gavin Niven, consisted of £1,178 in respect of travel expenses, £520 in respect of telephone and £2,790 in respect of Council Tax for the manse.

No trustee received any remuneration or reimbursement of personal expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £34,580 was donated to the congregation by the trustees.

### 9 Tangible Fixed Assets

	Buildings £	Office Equipment £	Total £
<b>Cost</b>			
At 1 January 2025	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31 December 2025	<u>0</u>	<u>0</u>	<u>0</u>
<b>Accumulated Depreciation</b>			
At 1 January 2025	0	0	0
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2025	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Book Value</b>			
At 31 December 2025	<u>0</u>	<u>0</u>	<u>0</u>
At 31 December 2024	<u>0</u>	<u>0</u>	<u>0</u>



**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

**Notes forming part of the Financial Statements  
for the year ended 31 December 2025**

<b>15 Movement in Funds</b>	<b>At 1 January 2025</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>At 31 December 2025</b>
	£	£	£	£	£
<b>Endowment Funds</b>	0	0	0	0	0
<b>Restricted Funds</b>					
The R. McK. Marshall Fund	5483	221	206	0	5498
	5483	221	206	0	5498
<b>Unrestricted Funds</b>					
The General Congregational Fund	47655	190716	186587	0	51784
The Fabric Fund	10384	132	0	0	10516
Designated Funds	3873	51717	50577	0	4840
	61910	242565	237164	0	67140
<b>Total Funds</b>	67393	242786	237370	0	72638

**16 Summary of Funds**

<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total</b>
<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>
£	£	£	£	£	£	£	£
61910	5483	0	67393	67140	5498	0	72638

**Purposes of Restricted Funds:**

R. Marshall Fund: to generate income to finance the purchase of bibles which are gifted to young people who are committed to joining the church and enable outreach.

**Purposes of Unrestricted Funds:**

Gen. Cong. Fund to administer the regular financial resources of the charity.  
 Fabric Fund: to facilitate all incomings and outgoings related to fabric which are deemed to have a period of relevance greater than twelve months. (Fabric incomings and outgoings deemed to have a period of relevance less than twelve months are included within the General Congregational Fund).  
 Designated Funds: to allow ease of administration of defined groups within the congregation. The groups are Thrive Stewarton (Presbytery Pioneer Ministry), The Guild, The Cottage, Trailblazers, H2O and JK Alpha.  
 Thrive Stewarton is most grateful for the grant funding it received in 2025 from the EAC CNCL Voluntary Organisation Fund, the EAC Anti Poverty Support Fund, Arnold Clark Community Support, The Cairn Movement, The Church of Scotland Seeds for Growth Fund, The Presbytery Mission Committee, and also all other kind donations. All groups ultimately are managed by trustees responsible for their activities.

**JOHN KNOX PARISH CHURCH OF SCOTLAND STEWARTON**

**Notes forming part of the Financial Statements  
for the year ended 31 December 2025**

**17 Reconciliation of net movement in funds to net cash flow from operating activities**

	2025	2024
	£	£
<b>Net movement in funds</b>	5245	-7238
Add back depreciation charge	0	0
Deduct interest income	0	0
Deduct gains/add back losses on investments	-2920	-3212
Decrease (Increase) in debtors	-147	34
Increase (Decrease) in creditors	-11181	19079
<b>Net cash decrease in operating activities</b>	<u>-9003</u>	<u>8663</u>
	£	
Bank and Cash as at 31 December 2025	49159	
Bank and Cash as at 31 December 2024	<u>58161</u>	
<b>Decrease in Bank and Cash through 2025</b>	<u>-9002</u>	

**18 Other Information at 31 December 2025**

The insured values of the Congregation's properties were as follows:

	2025	2024
	£	£
Church, Halls and Cottage	4622975	4497056
Church Contents	332072	320433
Manse	868962	845294

The details of the Church Roll were as follows:

	2025	2024
Communicant Members	252	245
Number of Members on Supplementary Roll	2	2
Adherents	3	3

**19 Special Collections**

The following Income from Special Collections for special purposes was received in 2025 and was disbursed as follows:

	£
Stewarton Foodbank	346
Welfare Fund/Nigeria	346
Christian Aid	10
	<u>701</u>