

**KILMARNOCK SPIRITUAL CHURCH**  
**TRUSTEES' REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**  
  
**SCOTTISH CHARITY NO. SC023822**

CHARITY INFORMATION

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**Trustees** Listed on Trustees Report

**Charity Number** SC023822

**Principal Address** 30 Old Mill Road  
Kilmarnock  
Ayrshire  
KA1 3AW

**Independent Examiner** Graham Love B.A., C.A.  
JRD LLP  
11 Portland Road  
Kilmarnock  
KA1 2BT

**Bankers** Bank of Scotland plc  
The Direct Business  
PO Box 1000  
BX2 1LB

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# KILMARNOCK SPIRITUALIST CHURCH

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# KILMARNOCK SPIRITUALIST CHURCH

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

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The Trustees present their report and independently examined Statement of Receipts and Payments for the year ended 31 December 2025.

### Principal activity

The objects of Kilmarnock Spiritual Church are the advancement of the religion and religious philosophy of Spiritualism on the basis of the Seven Principles, the holding of religious services for public worship, the training of all in the principles of the religion, religious philosophy and science of Spiritualism and such charitable objects as may be decided upon from time to time by Special Resolution of the Full Members in General Meeting. No object shall be included which is inconsistent with the statutes of the Church as a religious charity.

### Constitution and Legal Status

Kilmarnock Spiritualist Church is an unincorporated Scottish Charity (No. SC023822). The charity is affiliated to the Spiritualists' National Union ('SNU') which is a charitable company (Company No. 00071661), registered as a charity in England & Wales (No. 261898) and registered as a charity in Scotland (No. SC041714). The SNU's Memorandum and Articles of Association and Bye-laws are available at: [www.snu.org.uk](http://www.snu.org.uk). The charity's own constitution is the SNU's Rules for Churches (2022 - Scottish & Irish Edition). All SNU churches and their members are bound by the Memorandum and Articles of Association and Bye-laws of the SNU in the same manner as if they were members of the union.

### Committee

The following Committee members served throughout the financial year unless as otherwise noted:

Nadine Stupart	(President)
Janette Murphy	(Vice President)
Moir Smith	(Treasurer)
Jacqui Inglis	(Secretary)
Elizabeth Hewitson	
James Smith	
Shirley Notman	
Kenny Brown	
Shona Welsh	(resigned 06.04.25)

The Committee members, who are considered to be the Trustees of the charity, and office bearers are appointed by the members at the Annual General Meeting and are recruited from the members of the church. The office bearers shown are those appointed at the last AGM.

### Independent Examiner

JRD LLP were appointed as Independent Examiner in respect of the accounts for the year ended 31 December 2025 at the AGM on 6 April 2025.

### Review of Financial Year

The receipts and payments account at page 2 of the accounts shows an excess of payments over receipts of £3,390 (2024: £8,754). The results on a cash basis are impacted by timing differences. This was planned expenditure out of funds set aside for these purposes. An analysis of funds is shown at note 5 of the accounts – these are all unrestricted.

# KILMARNOCK SPIRITUALIST CHURCH

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

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### Reserves Policy

Unrestricted funds, on a cash basis, carried forward at 31 December 2025 were £110,135 (2024: £113,525). While there is currently no formal reserves policy, at least £60,000 has been invested in bonds for 3 consecutive years effectively representing the charity's contingency reserve. In addition, there are further substantial funds held in an investment account which can be accessed for both necessary property repairs and general running costs. The Trustees consider that an appropriate level of reserves is held to meet the charity's needs.

### Significant Activities

- We held a weekly Divine service on Sundays and a monthly Demonstration of Mediumship.
- Healing sessions continued after the Sunday service and three weekly sessions.
- We have held a development group fortnightly, barring holidays (summer, winter break) and workshops.
- We held a Re-dedication service in September.
- We have supported the following 6 charities and carried out a collection for a local foodbank;

Port Glasgow Parish Church  
Ayrshire Hospice  
Headway Ayrshire  
Erskine  
The Honey Pot Children's Charity  
Ayrshire Cancer Support  
SNU Fund of Benevolence

### Trustees' responsibilities

The Trustees are required to act in accordance with the constitution and within the framework of relevant charity legislation. They are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the charity's financial position, and to enable them to ensure that the accounts comply with the applicable requirements of the following:

- Charities and Trustee Investment (Scotland) Act 2005.
- Charities Accounts (Scotland) Regulations 2006 (as amended).

The Trustees have the responsibility for taking reasonable steps to safeguard the assets of the charity and to prevent and detect fraud and other irregularities.

Approved by the Trustees on 26 February, 2026 and signed on their behalf by:

**Nadine Stupart**  
Trustee/President

*Nadine Stupart*

# KILMARNOCK SPIRITUALIST CHURCH

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KILMARNOCK SPIRITUALIST CHURCH

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I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 2 to 5.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.



Graham Love B.A., C.A

Chartered Accountant (ICAS)

JRD LLP  
11 Portland Road  
Kilmarnock  
KA1 2BT

26 February, 2026

# KILMARNOCK SPIRITUALIST CHURCH

## STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
<b><u>Receipts</u></b>					
Subscriptions		235		196	
Collections		4,954		2,836	
Donations		1,169		186	
Healing Guild		938		79	
Private readings		75		-	
Charity tray		129		19	
Publication income		96		-	
Raffles		861		110	
Teas		229		60	
Ticket sales		625		100	
Thursday/Sunday group		1,221		613	
Wokshops/meetings		1,280		-	
Shop sales		175		33	
Other sales		124		158	
Investment income		1,221		4,305	
Insurance refunds		-		28,724	
			13,332		37,419
<b><u>Payments</u></b>					
Mediums & workshop fees & expenses		3,015		980	157
Heat, light & cleaning		1,926		2,808	3596
Insurance		1,662		1,607	
Hall hire		-		1,845	
Shop purchases		9		-	
SNU fees		434		405	
Publication costs		126		-	
Repairs and renewals	5	6,301		12,768	
Renovation repairs		-		11,482	
Purchase of assets		-		12,659	
Postage, stationery & advertising		43		97	
Travelling expenses	4	-		78	
Catering		413		174	
Flowers		104		85	
Sundry expenses		19		60	
Charity donations		2,010		484	
Survey fees		-		125	
Independent Examiner's fees		660		516	
			16,722		46,173
<b>Excess of (Payments)/Receipts for year</b>			<b><u>(3,390)</u></b>		<b><u>(8,754)</u></b>
Cash & Bank Balances brought forward		113,525		122,279	
Excess of (Payments)/Receipts for year			<u>(3,390)</u>		<u>(8,754)</u>
<b>Cash &amp; Bank Balances carried forward</b>	6	<b><u>110,135</u></b>		<b><u>113,525</u></b>	

# KILMARNOCK SPIRITUALIST CHURCH

## STATEMENT OF BALANCES AS AT 31 DECEMBER 2025

	Notes	2025	2024
	3	£	£
<b>Assets</b>			
Balance brought forward		118,013	107,940
Additions during year		-	12,659
Disposals during year		-	-
Depreciation charge for year		(2,772)	(2,586)
Balance carried forward		<b>115,241</b>	<b>118,013</b>

	2025	2024
	£	£
<b>Bank and Cash Balances</b>		
Petty Cash	140	131
Bank Current Account	2,319	2,794
SNU Trust Deposit Account	261	257
SNU 1-6-1 Bond	1,000	1,000
SNU Trust Bond	60,000	60,000
SNU Investment Account	46,415	49,343
Total	<b>110,135</b>	<b>113,525</b>

	2025	2024
	£	£
<b>Stocks</b>		
Stock	366	472
	<b>366</b>	<b>472</b>

	2025	2024
	£	£
<b>Liabilities</b>		
Independent Examiner's fees	660	660
	<b>660</b>	<b>660</b>

	2025	2024
	£	£
<b>Funds</b>		
Unrestricted General Funds	6 2,459	2,925
Unrestricted Reserve Funds	6 107,676	110,600
	<b>110,135</b>	<b>113,525</b>

Approved by the Trustees on 26 February, 2026 and signed on their behalf by:

Nadine Stupart  
Trustee/President

Moir Smith  
Trustee/Treasurer

*Nadine Stupart*

*Moir E Lilk*



**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1 Basis of Accounting**

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

**2 Nature and purpose of funds**

All funds are unrestricted.

General unrestricted funds represent the charity's working capital.

Reserve funds (previously shown as a 'Fabric Fund') are held in investment accounts and bonds but can be used for general running costs as well as specific property related costs and contingencies.

There are no restricted funds.

**3 Fixed Assets**

	Heritable Property £	Equipment £	Furniture & Fittings £	Total £
<b>Cost</b>				
At 1 January 2025	93,000	1,160	27,705	121,865
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2025	93,000	1,160	27,705	121,865
<b>Depreciation</b>				
At 1 January 2025	-	336	3,516	3,852
Disposals	-	-	-	-
Charge for the year	-	353	2,419	2,772
At 31 December 2025	-	689	5,935	6,624
<b>Net book value</b>				
At 31 December 2025	93,000	471	21,770	115,241
<b>Net book value</b>				
At 31 December 2024	93,000	824	24,189	118,013

The heritable property is shown in the accounts at cost but was revalued in 2011. The market value of the property was stated in this valuation to be in the order of £150,000.. The revaluation was carried out by an independent Chartered Surveyor. The fire insurance re-instatement figure is £835,412.

**4 Trustees remuneration and expenses**

All trustees are volunteers and received no remuneration.

Nadine Stupart, President, was not reimbursed during the year for travelling expenses (2024: £78).

**5 Related party transactions**

During the year a payment of £270 was made to JW Stupart, nephew of Nadine Stupart, President in respect of plastering works. This transaction was approved by the Trustees.

**KILMARNOCK SPIRITUALIST CHURCH**

**NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**6 Analysis of Statement of Financial Activities**

	Unrestricted General Funds 2025 £	Unrestricted General Funds 2024 £	Unrestricted Reserve Funds 2025 £	Unrestricted Reserve Funds 2024 £	Total Funds 2025 £	Total Funds 2024 £
<b>Receipts</b>						
<i>Donations, legacies and other</i>						
Subscriptions	235	196	-	-	235	196
Collections	4,954	2,836	-	-	4,954	2,836
Donations	1,169	186	-	-	1,169	186
Healing guild	938	79	-	-	938	79
Private readings	75	-	-	-	75	-
Charity tray	129	19	-	-	129	19
Publication income	96	-	-	-	96	-
Raffles	861	110	-	-	861	110
Insurance refunds	-	28,724	-	-	-	28,724
	<b>8,457</b>	<b>32,150</b>	<b>-</b>	<b>-</b>	<b>8,457</b>	<b>32,150</b>
<i>Charitable activities</i>						
Teas	229	60	-	-	229	60
Ticket sales	625	100	-	-	625	100
Thursday/Sunday group	1,221	613	-	-	1,221	613
Workshops/meetings	1,280	-	-	-	1,280	-
Shop sales	175	33	-	-	175	33
Other sales	124	158	-	-	124	158
	<b>3,654</b>	<b>964</b>	<b>-</b>	<b>-</b>	<b>3,654</b>	<b>964</b>
<i>Investments</i>						
Investment income	-	-	1,221	4,305	1,221	4,305
	<b>-</b>	<b>-</b>	<b>1,221</b>	<b>4,305</b>	<b>1,221</b>	<b>4,305</b>
<b>Total Income</b>	<b>12,111</b>	<b>33,114</b>	<b>1,221</b>	<b>4,305</b>	<b>13,332</b>	<b>37,419</b>
<b>Payments</b>						
<b>Cost of raising funds</b>	-	-	-	-	-	-
<b>Charitable activities:</b>						
Charitable expenditure	14,917	34,176	1,145	11,481	16,062	45,657
Support costs	-	-	-	-	-	-
Governance costs	660	516	-	-	660	516
	<b>15,577</b>	<b>34,692</b>	<b>1,145</b>	<b>11,481</b>	<b>16,722</b>	<b>46,173</b>
<b>Other</b>	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>15,577</b>	<b>34,692</b>	<b>1,145</b>	<b>11,481</b>	<b>16,722</b>	<b>46,173</b>
<b>Net Income/(Expenditure)</b>	<b>(3,466)</b>	<b>(1,578)</b>	<b>76</b>	<b>(7,176)</b>	<b>(3,390)</b>	<b>(8,754)</b>
<b>Transfers between funds</b>	<b>3,000</b>	<b>(1,000)</b>	<b>(3,000)</b>	<b>1,000</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(466)</b>	<b>(2,578)</b>	<b>(2,924)</b>	<b>(6,176)</b>	<b>(3,390)</b>	<b>(8,754)</b>
<b>Reconciliation of funds</b>						
Total funds brought forward	2,925	5,503	110,600	116,776	113,525	122,279
<b>Total funds carried forward</b>	<b>2,459</b>	<b>2,925</b>	<b>107,676</b>	<b>110,600</b>	<b>110,135</b>	<b>113,525</b>