

THE CHURCH OF SCOTLAND
AUCHTERDERRAN KINGGLASSIE
PARISH CHURCH

Congregation No. 251488

Charity No. SC 031143

YEAR ENDED 31ST DECEMBER 2025

Section 1

Trustees Report For 2025

Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

Trustees' Annual Report for year ended 31st December 2025

Reference and Administrative Information

Charity Name Church of Scotland Auchterderran Kinglassie Parish Church

Charity Registration Number SC 031143

Congregation Reference No. 251488

Contact Address 10 Woodend Road, Cardenden, Lochgelly, Fife.
KY5 0NE

Trustees

Members of the Kirk Session are the charity trustees.

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are drawn from 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 also a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The below named acted as trustees for all or part of the period covered by the attached accounts, and up to the date on which they were signed:-

Isobel Chatham	Helen Duff	Elizabeth Mitchell
Linda Chrisp	Margaret Gabellone	Gordon Mitchell
Sandra Collins	Ian Hamilton	Janice Pate
Lorna Cameron-Taylor	Nannette Hamilton	Christine Paterson
Myra Donaldson	Muriel MacGregor	Stephen Taylor
Joyce Drysdale	Robert Martin	

Rev Donald Lawrie

Principal Office Bearers

Minister	Rev Donald Lawrie
Session Clerk	Gordon Mitchell
Treasurer	Stephen Taylor

Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

Independent Examiner

Very Rev Dr Iain MacLeod Greenshields,



Bankers

Royal Bank of Scotland
Rosslyn Street
Kirkcaldy
KY1 3HW

Organisational Structure

The Kirk Session, which meets a minimum of five times a year, is responsible for spiritual affairs and temporal (material) affairs of the Church. Certain responsibilities are delegated to various committees who report to the Kirk Session.

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 in Scotland through a territorial ministry. It co-operates with other Christian churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Church

As the church moves towards a proposed new cluster arrangement the service pattern has remained constant during the year. On the first Sunday of each month there was a "traditional" service at Kinglassie Church, with a café church held at Auchterderran on the second Sunday. On the third Sunday of the month during 2025 there was a joint service with St. Serf's Lochgelly which rotated around the four church buildings in the two parishes. The remaining Sundays rotated between services at Kinglassie and Auchterderran with a communion service being held monthly on the last Sunday of each month.

Attendance at services at Kinglassie and Auchterderran is in the order of 40 – 45 persons.

In addition to the above the church also holds a monthly contemplation and healing service which has seen a steady increase in attendance, weekly bible study sessions, a weekly prayer meeting and a 'phone based prayer circle.

A number of fundraising events have been held during the year, raising money for the General Account and also to help fund the replacement of the hall boiler.

Guild

The parish branch of the Guild continues to meet in the church hall at Auchterderran on a Monday afternoon (once per month in the summer months and twice a month during the autumn, winter and spring). Typically, fifteen plus persons attend, drawn from church members and the wider community. Meetings follow one of two basic formats, either featuring input from guest speakers or those which allow members a chance to share in

Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

fellowship.

While the Guild forms part of the larger Church of Scotland Guild, promoting and supporting a variety of Christian projects both in the UK and abroad, it also raises / donates substantial and much appreciated funds to support the work of the church in the parish, while its open events attract people who do not normally attend services thereby supporting the church's outreach mission.

Choir

The choir meets in the church hall on a Tuesday evening with some 12 singers from both churches regularly attending. In addition to providing support at services at both churches, the choir has also supported the mission of the church by visiting local care homes.

In its guise as the Auchterderran and Kinglassie Singers it has also performed a night of gospel music and led two Christmas sing-alongs. Once again the events saw support from people who were not regular church attendees, thereby supporting the church's outreach mission.

Drop-In

A community drop-in operates on a Tuesday between 11am – 1pm providing a free soup and sandwich lunch as well as access to foodbank referrals along with other resources and advice. General attendance is between 30 and 50 persons.

The drop-in is an autonomous group with the majority of its volunteers being either regular church attendees and/or Guild members. The church minister also regularly attends the sessions and the interaction that this allows with the community is seen as forming an important part of the church's mission.

Financial Review

The parish holds three bank accounts. The principal fund is the General Account, with all regular income being paid into this account and all regular expenditure being met from it. The major sources of income to this account remain Gift Aid offerings (either directly to the account or by way of Gift Aid envelopes) and Free Will Envelopes, although monies claimed from HMRC, hall lets and fund-raising events also made significant additions to the income. Unfortunately, Gift Aid income has decreased by some 3.5% since 2024 while that from Free Will Envelopes has seen a reduction of some 6%.

A total of 30 persons currently Gift Aid their donations allowing us to claim £4,875.61 from this source over the year. The total figure reclaimed for HMRC being boosted further by elements of donations / offerings reclaimed under the Gift Aid Small Donations Scheme.

The other accounts held are the Fabric Fund (see notes below) and the interest-bearing Organ and Emergency Fund (see notes below), the latter serving as a holding fund for some reserve funds and designated funds.

The General Account budget anticipated a deficit for 2025 of some £1,590. The actual expenditure in that account was £59,628.68 which was offset by an income of £58,101.29 representing an overall deficit of £1,527.39. (These figures include monies transferred between accounts).

Looking across the three accounts, with total funds of £52,919.45 at the start of 2025 and total funds of £47,938.01 the funds held locally have been reduced by £4,981.44.

From an income point of view, in addition to the fall in Gift Aid and Freewill Envelope giving, external issues meant that one of the usual autumn / Christmas fayres could not be held (this would normally have raised some £1,000) while three groups that had regular (weekly) hall bookings in place folded,

Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025

thereby reducing the income from hall lets.

Looking at expenditure, there were a number of unexpected repairs to Auchterderran Church, the church hall and the Manse, along with a requirement to have a structural survey completed on Auchterderran Church which added a substantial drain to the parish resources. The work on the church lightning conductor and structural survey in themselves accounting for £5,140.68 of the overall spend. On a positive note, taking the hall cleaning "in house" saved some £2,000.

It has been the Trustees' policy to hold reserves of approximately six months expenditure, including both un-restricted and designated funds. The reserves were depleted during the Covid pandemic, and, to date, finances have not allowed them to be returned to previous levels. At the end of 2025 the church held total unrestricted funds of £13,330.21 and designated/restricted funds of £34,607.80 held locally. The total of unrestricted funds represents a reserve equivalent to approximately 3 months expenditure from the General Account. Details of other investments and funds are set out in the Appendix to this document.

Statement of Trustees' Responsibilities

The Board of Trustees (members of the Kirk Session) must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the appropriate financial year. They 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 (as amended) and the Regulations Anent Congregational Finance approved by The General Assembly of The Church of Scotland. 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,

Gordon Mitchell

Session Clerk



Date

18/03/2026

Section 2

Annual Accounts 2025

**Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025**

Independent Examiner's Report to the Trustees of Auchterderran Kinglassie Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 9 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), and as set down by the Church of Scotland's own checklist for the examination of congregational accounts.

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

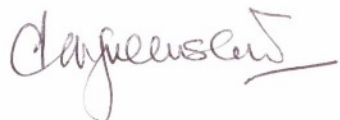
My thorough examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

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

- i. 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 the preparation of accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- ii. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:-



Date:-

8/2/2026

Very Rev Dr Iain MacLeod Greenshields,



Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

1. Overview

Analysis of Income For the year ended 31 December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
1. Donations and Legacies						
Offerings	30,981.44	95.00	31,076.44	32,294.62	185.00	32,479.62
Tax recovered on Gift Aid / GASDS	7,450.20	0.00	7,450.20	7,256.91	0.00	7,256.91
Donations / Contributions	6,255.70	1,550.00	7,805.70	6,039.26	145.00	6,184.26
Other Income	4,374.05	2,250.00	6,624.05	1427.92	28,334.21	29,762.13
	49,061.39	3,895.00	52,956.39	47,018.71	28,664.21	75,682.92
2. Income from charitable activities						
Weddings & Funerals	1,073.10	0.00	1,073.10	1,273.93	0.00	1,273.93
Fundraising (Concerts, sales etc)	1,185.00	(1) 1,346.50	2,531.50	3,646.73	0.00	3,646.73
	2,258.10	1,346.50	3,604.60	4,920.66	0.00	4,920.66
3. Income from other trading activities						
Income from Hall Lets	3,103.30	0.00	3,103.30	4,576.85	0.00	4,576.85
	3,103.30	0.00	3,103.30	4,576.85	0.00	4,576.85
4. Investment Income						
Investment Income	288.51	0.00	288.51	515.77	0.00	515.77
Deposit interest	456.06	0.00	456.06	313.62	0.00	313.62
	744.57	0.00	744.57	829.39	0.00	829.39
5. Other Income						
Receipts from General Trustees	0.00	0.00	0.00	0.00	25,000.00	25,000.00
Total Receipts	55,167.36	(2) 5,241.50	60,408.86	57,345.61	53,664.21	111,009.82

Auchterderran Kinglassie Parish Church **Year Ended 31st December 2025**

Analysis of Expenditure For the year ended 31 December 2025	Unrestricted		Restricted		Total		Unrestricted		Restricted		Total	
	Funds	2025	Funds	2025	Funds	2025	Funds	2024	Funds	2024	Funds	2024
	£	£	£	£	£	£	£	£	£	£	£	£
1. Raising Funds												
Offering Envelopes	193.38	(3)	0.00		193.38		96.42		0.00		96.42	
	193.38		0.00		193.38		96.42		0.00		96.42	
2. Charitable Activities												
Ministries & Mission Allocation	29,190.00	(4)	0.00		29,190.00	(5)	26,452.00		0.00		26,452.00	
Presbytery Dues	1,553.66		0.00		1,553.66		1,553.66		0.00		1,553.66	
Minister's Expenses	1,907.70		0.00		1,907.70		1,612.50		0.00		1,612.50	
Pulpit Supply	800.00		0.00		800.00		900.00		0.00		900.00	
Fabric Repairs & Maintenance	3,527.48		5,840.11		9,367.59		6,370.88		560.00		6,930.88	
Council Tax	2,681.01		0.00		2,681.01		2,482.78		0.00		2,482.78	
Other Building Costs	11,035.49		0.00		11,035.49		11,667.47		26,397.61		38,065.08	
Church Office Expenses	65.39		0.00		65.39		73.45		0.00		73.45	
Organ & Music	372.00		0.00		372.00		0.00		0.00		0.00	
Other Expenses	6,964.07		1,260.00		8,224.07		6,244.37		0.00		6,244.37	
	58,096.80		7,100.11		65,196.91		57,357.11		26,957.61		84,314.72	
Total Expenditure	58,290.18	(6)	7,100.11	(6)	65,390.29	(6)	57,453.53		26,957.61		84,411.14	

Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

- (1) - The figures shown represent fundraising by the parish for general or specific funds. Fundraising on behalf of the church by other groups (i.e. The Guild) are recorded as a donation from that group, and fundraising for third parties is recorded under other income.
- (2) - The totals are the actual monies received by the parish. For clarity transfers between accounts has been omitted from this overview, although they are detailed in the figures for the individual accounts that follow.
- (3) - Historically the accounts have included the cost of Freewill Envelopes for the previous year. However, the 2025 accounts include the purchase of envelopes for 2024 and 2025.
- (4) - The full Giving to Grow Contribution for 2025 was set at £36,815. However, this was off-set by Transition Funding of £1,670, Stipend Endowment Income of £4,905 and Glebe Rental Income of £1,050.
- (5) - The full Giving to Grow Contribution for 2024 was set at £33,623. However, this was off-set by Stipend Endowment Income of £4,977 and Glebe Rental Income of £2,194.
- (6) - The totals are the actual monies expended by the parish. For clarity transfers between accounts has been omitted from this overview, although they are detailed in the figures for the individual accounts that follow.

The accounts set out below were prepared on a receipts and payment basis.

Overview of Funds Held Locally

Balances at 01/01/2025	£
General Acc	7,650.57
Fabric Acc	2,636.17
Organ & Emergency Fund	42,632.71
Total Funds Held 01/01/2025	<u>52,919.45</u>
Balances at 31/12/2025	
General Acc	6,123.18
Fabric Acc	777.56
Organ & Emergency Fund	41,037.27
Total Funds Held 31/12/2025	<u>47,938.01</u>
Total Movement of Funds	<u><u>-4,981.44</u></u>

Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025

2. General Account

	2025	2024
Opening Balance	£7,650.57	£7,315.11
Income	£58,101.29	£58,193.99
Expenditure	£59,628.68	£57,858.53
Closing Balance	<u>£6,123.18</u>	<u>£7,650.57</u>
Surplus/Deficit	(-) £1,527.39	£335.46

	<u>2025</u>	<u>2024</u>
	£	£
<u>INCOME</u>		
Collections / Offerings		
Gift Aid (Standing Order & Envelopes)	17,990.00	18,655.00
Freewill Envelopes	9,977.58	10,624.68
Open Plate	3,008.86	3,188.94
Penny Plate	100.00	11.00
Donations		
General (excluding Guild)	2,155.70	2,539.26
Designated for A/V Fund	0.00	145.00
HMRC	7,450.20	7,256.91
Investment Income	288.51	515.77
Life & Work	197.00	329.00
Guild	3,550.00 (7)	2,000.00
Teas	593.47	1,028.92
Funerals/Weddings	1,073.10	1,273.93
Fundraising	1,230.00	3,646.73
Hall Lets	3,103.30	4,576.85
Contributions	1,100.00	1,500.00
Misc.	3,315.07	399.00
Fundraising for 3rd Parties	268.50	503.00
Transfers from Other Accounts	2,700.00	0.00
Total	<u>58,101.29</u>	<u>58,193.99</u>

(7) - Includes £550 donation designated towards cost of the new boiler which was transferred to the Fabric Account.

Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025

	<u>2025</u>		<u>2024</u>
	£		£
<u>EXPENDITURE</u>			
CofS -National Stipend Fund Allocation	29,190.00	(4)	26,452.00 (5)
((Presbytery Fees	1,553.66		1,553.66
Ministers Expenses	1,907.70		1,612.50
Pulpit Supply	800.00		900.00
Heating and Lighting			
Auchterderran Church Hall (1302838)	1,501.55		2,638.84
Auchterderran Church (1302839)	1,184.01		3,084.55
Kinglassie Church (1302287 & 1302288)	2,195.60		291.05
Fabric repair & maintenance	2,286.00		1,726.14
Insurance	5,686.00		5,223.52
Manse			
Council Tax	2,681.01		2,482.78
Home Emergency Cover	468.33		429.51
Maintenance	1,127.48		1,892.97
Hall			
Heating Service Hall	114.00		90.00
Hall Cleaning	470.14		2,480.79
Other	3,428.99		180.98
Admin Costs	65.39		73.45
FWO envelopes	193.38	(3)	96.42
Re Independent Examiner	225.00		100.00
Life & Work	143.50		479.50
Organ and Piano Tuning	372.00		0.00
IT	782.52		360.36
Copyright Licence	735.69		646.37
Pilgrim Forum/Path of Renewal	60.00		360.00
Misc	849.73		3,595.14
Other	268.50		703.00
Transfer to Other Funds	1,338.50		405.00
	<u>59,628.68</u>		<u>57,858.53</u>
 Total Ordinary General Income	 58,101.29		 58,193.99
Total Ordinary General Expenditure	59,628.68		57,858.53
 General Fund Surplus (Deficit) for year	 <u>-1,527.39</u>		 <u>335.46</u>

Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025

3. Fabric Account

	2025	2024
Opening Balance	£2,36.17	£2,778.78
Income	£5,241.50	£60,315.00
Expenditure	£7,100.11	£60,457.62
Closing Balance	<u>£777.56</u>	<u>£2,636.17</u>
Surplus/Deficit	(-) £1,858.61	(-) £142.61

Unrestricted Funds	£710.56
Cabinets	£67.00
	<u>£777.56</u>

	2025 £	2024 £
Income		
Transfer from General Account re designated giving	95.00	185.00
Grant from Fife Council - CARERS Funding	0.00	5,630.00
Grant from Fife Council - Solar Panel Project	0.00	20,000.00
Grant from Benefact Trust re lightning conductor	750.00	0.00
Donation re boiler from choir concert	555.00	0.00
Donation re boiler from "Cakeless Cake Stall"	746.50	0.00
Transfer from General Account re Donations re boiler from "Cakeless Cake Stall"	45.00	0.00
Transfer from General Account re donation for boiler from Guild	550.00	0.00
Contribution from Drop-In re fire alarm upgrade	500.00	0.00
Donation re fire alarm upgrade	500.00	0.00
Grant from Foundation Scotland re fire alarm upgrade	1,500.00	0.00
	<u>5,241.50</u>	<u>25,815.00</u>
Transfer from CofS Consolidated Fabric Fund - Revenue Acc)	0.00	25,000.00
Transfers from Organ / Emergency Fund	0.00	9,500.00
	<u>5,241.50</u>	<u>60,315.00</u>
Expenditure		
Payment re Small Hall Project	0.00	350.00
Payments re general maintenance to fabric	0.00	560.00
Payments re CARERS Project works	0.00	5,630.40
Payments re Solar Panel Project	0.00	20,417.21
BEST re lightning conductor	3,880.68	0.00
Kennect re fire alarm upgrade	1,959.43	0.00
NARRO re structural survey of Auchterderran Church	1,260.00	0.00
	<u>7,100.11</u>	<u>26,957.61</u>
Transfers to Organ / Emergency Fund	0.00	33,500.00
	<u>7,100.11</u>	<u>60,457.61</u>

Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

By its nature, all monies held within the Fabric Fund are restricted in their usage and can only be used towards maintenance and renewals to the fabric of church buildings, including the hall.

However, the use of some of the monies has been designated to be only available in support of specific tasks / projects, namely:-

- Cabinets – donations to provide oak cabinets in the sanctuary of Auchterderran Church. To date two cabinets have been procured and installed.

4. Designated and Emergency Funds - (Organ and Emergency Fund)

	2025	2024
Opening Balance	£42,632.71	£16,226.88
Income	£1,104.56	£26,405.83
Expenditure	£2,700.00	£0.00
Closing Balance	<u>£41,037.27</u>	<u>£42,632.71</u>
Surplus/Deficit	(-) £1,595.44	£26,405.83

Unrestricted Funds	£7,207.03
A/V Funds	£9,215.99
Fabric	£22,148.50
Shed / Gardens	£93.54
Children's Mission	£1,872.21
MDF Fund	£500.00
	<u>£41,037.27</u>

	2025	2024
Income	£	£
Transfer from General Fund re donations to AV Fund	0.00	220.00
Money transferred from external Sunday Club account	0.00	1,872.21
Bank Interest	456.06	313.62
	<u>456.06</u>	<u>2,405.83</u>
Transfers from General Account	648.50	0.00
Transfers from Fabric Account	0.00	33,500.00
	<u>1,104.56</u>	<u>35,905.83</u>
Expenditure		
Other	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
Transfers to General Account	2,700.00	0.00
Transfers to Fabric Account	0.00	9,500.00
	<u>2,700.00</u>	<u>9,500.00</u>

Auchterderran Kinglassie Parish Church

Year Ended 31st December 2025

The fund, which is an interest-bearing account, provides a location for the storing of locally held emergency funds and monies held for specific projects, namely:-

- A/V Fund - monies raised to support the purchase and installation of an audio-visual systems in Auchterderran Church / Church Hall.
- Fabric - An element of the sum of £25,000 which was realised from the sale of assets held with the Church of Scotland in 2024 to finance the solar panel project until such time as the grant money was received. The surplus has been retained locally until such time as the results of the structural survey on Auchterderran Church have been considered fully.
- Children's Mission - Money raised / donated to support work with children / young people.
- Shed / Garden - monies donated to support the purchase, fitting out of a shed to the rear of the church hall to support a community garden project. Surplus money may be used to purchase gardening equipment and plants to support the project.
- MDF - The Minister's Discretionary Fund – a sum set aside by Session to allow the minister to make emergency payments to the needy.

5. Trustee Renumeration and Related Party Transactions

During the year, Rev Donald Lawrie, who is a member of the Church Session, was reimbursed for travel and telephone / internet costs to the total of £1,907.07 (£1,612.50 for 2024), while the church paid the manse council tax of £2,681.01 (£2,482.78 for 2024).

6. Ministers Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' and employer's contributions for national insurance, pension and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to the years of service. For 2025 the starting point was raised to £32,433 moving to a maximum of £39,856 after five years service.

The parish contribution is set in accordance with the national "Giving to Grow" framework with monies credited to the parish centrally in regard to endowment and glebe rental income deducted from the total before the charge is levied on the parish. For 2025 the relevant fee payable by the parish after these deductions was £29,190. (£26,452 for 2024).

7. Collections for Third Parties

In 2025 the following monies were raised by way of special events / collections on behalf of third parties:-

Christian Aid	£268.50
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All receipts and donations with regard to third parties are recorded within the "Other Income" and "Other Expenditure" headings within these accounts.

Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025

The accounts were approved by the Kirk Session on

18/03/2026

For and on behalf of the Kirk Session:-



Minister



Session Clerk



Treasurer

Section 3

Appendix To Annual Accounts 2025

Auchterderran Kinglassie Parish Church
Year Ended 31st December 2025

Appendix

1. Funds Held On Behalf Of The Congregation By The Church Of Scotland / General Trustees

The parish holds a number of investments which are managed on its behalf by the Church of Scotland / General Trustees of the Church of Scotland. Some of the investments are available as general reserves, whilst others are restricted funds.

	2025 £	2024 £
Consolidated Fabric Fund – Capital Account		
Funds Held at 31 st December	104,955.65	100,120.57
Consolidated Fabric Fund – Revenue		
Opening Balance	4,525.95	25,096.05
Net Income	3,384.02	4,429.90
Withdrawal of Funds	0.00	(-)25,000.00
Closing Balance	7,909.97	4,525.95

Church of Scotland Investors Trust	Units Held	2025 £	2024 £	Purchase Price £
Growth Fund				
John and Janet Douglas Memorial Fund	15	103.20	95.70	40.05
Income Fund				
Congregational Expenditure	202	2,300.78	2,234.12	1,505.28

All funds held within the Consolidated Fabric Fund are restricted in their use. Capital Funds may only be used for fabric related projects for church buildings other than the manse. Revenue Funds may be used in support of fabric related projects in relation to church buildings, halls and manses and a small number of specific non-fabric related spends relating to church buildings.

All funds held with the Church of Scotland Investors Trust, amounting to a total of £2,403.98, are unrestricted funds.

2. Petty Cash

The parish policy is to avoid cash payments whenever possible and that all income and expenditure should be credited / debited to or from the appropriate bank account. In line with this policy the treasurer does not hold petty cash and there is therefore no requirement to maintain a petty cash account.