

Kirkmaiden Parish Church

(Church of Scotland)

Annual Report of the Trustees

2025

Congregation No: 090513

Charity No: SC 007708

Reference and Administrative Information

Charity Name: Kirkmaiden Parish Church (Church of Scotland)

Charity Reg. No: SC007708

Congregation Ref. No: 90513

Contact Address: Dalnain
Stair Street
Drummore
DG9 9QE

Trustees

Kirk Session: Maureen Graham
Alison Hannah
Mary McClintick

William McClymont
Carol Rennison
Iris Ritchie

Principal Office-bearers

Interim Moderator: Rev Andrew Muir
Session Clerk: Mrs Maureen Graham
Church Treasurer: Mrs Mary McClintick
Presbytery Elder: Mrs Carol Rennison

Independent Examiner

Mrs Caroline McQuistan,
Old School House,
Carsluith,
Newton Stewart
DG8 7DP

Bankers

Royal Bank of Scotland
15 Bridge Street
Stranraer
DG9 7JA

Trustees' Annual Report

Year ended 31 December 2023

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. 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, skills and commitment to contribute to the management affairs of the Church. The Interim Moderator, who is a member of the Kirk Session, is appointed by Presbytery.

Organisational Structure

The Kirk Session, which is chaired by the Interim Moderator, meets six times a year and is responsible for spiritual affairs, finance and fabric within the church.

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.

Our mission objective for this year continues to be our wish to increase our involvement in the local community, and thereby encourage more folk to become involved in the life of the Church. Supporting local and national charities remains at the heart of what we do.

We have a very good support system within the congregation and wider community supporting all aspects of church life. Our services continue to be led by members of the congregation with additional support of lay preachers, retired ministers and pulpit supply when needed and for this, we as a church, are extremely grateful. We continue to welcome families for funerals, weddings and baptisms.

In March, the young members of the congregation led our Lent Service with singing, prayers and a performance of The Good Shepherd.

As part of our fundraising, a musical evening was held in September, involving local talent both young and old from the wider community. This was well attended and greatly enjoyed by all. Fellowship was enjoyed at the close of the concert with tea/coffee and cake. Our Harvest Thanksgiving Service was well attended in October and a Harvest Lunch of soup and cake was enjoyed by all at the close of the service.

Our Remembrance Service was again well attended by members of the general community, ex-service people and local organisations. Many of those in attendance joined the congregation at the close of the Service for tea/coffee and fellowship. Our Christmas season of events started at the beginning of December with the traditional decorating of the church windows. The church windows were decorated by members of the community and church members, the theme this year being 'Christmas Traditions'. The church was open, for viewings of the windows, during December with refreshments. Donations were taken for church funds. The local Primary School children attended a special opening and enjoyed their visit. They were each given a gift of Christmas chocolate as a small gift from the church. A very successful community Nativity Play was held again involving members of the congregation and the extended community. This event was very well attended and greatly enjoyed by all!! Tea/coffee and mince pies were served after the play.

Community carol singing was organised just before Christmas in both Port Logan and Drummorie and it was well supported by the community. A well-attended Christingle service was held on the Sunday prior to Christmas with refreshments served at the close of the service. A retiring offering for PIRSAC, Port William based rescue, was uplifted at the end of December.

We remain well supported by our congregation and the wider community in our efforts to ensure the continued life and ministry of our church in Drummorie.

Achievements and Performance

Our church remains a visible and valued part of the community, and we give sincere thanks for the continued support so generously shown to us.

A musical evening was held in September and was very well attended raising £591 for church funds.

Throughout the year, donations of food, toiletries etc continue to be collected and delivered to Rhins Churches Basics Bank, and in October, when we held our Harvest Thanksgiving, we again donated all the items brought to the Church to the Basics Bank. A Harvest Lunch was provided, raising £80 for church funds.

The Remembrance Day Service was well attended by the extended community and a donation of £85 was sent to Poppy Scotland.

In December, the viewings of the decorated Church windows and the Christmas Nativity play raised £746 for Church funds. Community carol singing took place on the Saturday before Christmas, and raised the sum of £143 for Erskine Hospital and Home for ex-service people.

On the last Sunday of the year, a retiring offering raised £25 for PIRSAC, our local rescue team based at Port William.

Financial Review

The Church's principal sources of income are weekly free will offerings (59%), bank account interest and Investment Income (22%) and tax recovered from the previous year's offering through Gift Aid (11%). Overall these figures are similar to our sources of income figures in 2024.

In comparison to 2024, our fundraising events have raised more money, a 72% increase. Our tax recovered from Gift Aid shows a 16% increase and Gift Aid donations have increased by 26%. However, Open Plate contributions have seen a 17% decrease and WFO Scheme (non gift aid) a decrease of 30%

We have continued to have members of the congregation along with lay preachers and retired ministers taking our services but we have had access to pulpit supply, giving a cost of £500.

Fabric and maintenance costs are similar to 2024 due to interior and exterior decoration to our church. These costs include £2700 for architect fees for the proposed installation of an accessible toilet and kitchen area within the church.

Heating and lighting costs for 2025 are similar to 2024. Insurance premiums continue to be higher in 2026, due to Kirkmaiden Old Kirk still being classified as a 'Closed Building' pending it's sale.

At the end of 2025 we have seen an overall increase of £2606 in the monies held by Kirkmaiden Parish Church.

Reserves Policy

It is the Trustees' policy to keep at least six months expenses in unrestricted reserves. At the year end the Church held £26584 of which £1813 has been designated for fabric and £841 designated for the Kirkmaiden Parish Church Benevolent Fund. The remaining balance of £23930 represents approximately 13 months expenditure.

In addition the Church held £1870 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The 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 financial year. The members of the 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,

.....*M. Graham*..... Session Clerk

.....01/03/26..... Date

Independent Examiner's Report to the Trustees of Kirkmaiden Parish Church SC 007708

I report on the accounts of the charity for the year ended 31st December 2024, 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 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

An 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:
 - i. to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - ii. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

.....*CA McQuistan*.....

Signature

.....*5th March 2026*.....

Date

Name: **Mrs Caroline McQuistan**

Address: **Old School House**

Carsluith

Newton Stewart DG8 7DP

Kirkmaiden Parish Church

Receipts and Payments Account Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	CoS Investor Trust 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	15281	0	0	15281	14907
Fund Raising		1417	0	0	1417	826
Bank & Deposit interest		227	8	0	235	348
Investment income		4436	0	1430	5867	6777
		<u>21362</u>	<u>8</u>	<u>1430</u>	<u>22800</u>	<u>22859</u>
Rental of premises		0	0	0	0	90
Weddings and Funerals		200	0	0	200	400
Other receipts		40	8	0	48	461
Insurance Claim		250	0	0	250	1663
<u>Total Receipts</u>		<u>21852</u>	<u>16</u>	<u>1430</u>	<u>23298</u>	<u>25473</u>
<u>Payments</u>	4					
Costs of generating funds		76	0	0	76	83
Charitable activities		20617	0	0	20617	25887
Governance costs		0	0	0	0	0
<u>Total Payments</u>		<u>20692</u>	<u>0</u>	<u>0</u>	<u>20692</u>	<u>25970</u>
Excess of Receipts over Payments for the year before transfers		1159	16	1430	2606	-497
Transfers						
General Fund		801 4628				
Kirkmaiden Old Kirk			-801 100			
St Medan's Fabric		4601 -4628		-100 -4601		
General Congregational Purposes						
Kirk Session Purposes						
Treasurer's Account						
Excess of Receipts over Payments for the year		<u>6561</u>	<u>-685</u>	<u>-3270</u>	<u>2606</u>	<u>-497</u>

Kirkmaiden Parish Church

Statement of Balances at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	CoS Investo Trust 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	20023	2555	121234	143812	144309
Movement in year:					
Excess of Receipts over Payments	6561	-685	-3270	2606	-497
Bank & deposit balances carried forward	<u>26584</u>	<u>1870</u>	<u>117963</u>	<u>146418</u>	<u>143812</u>
<u>Investments at market value</u>					
CoS Investors Trust Growth	5896			5896	5468
CoS Investors Trust Income	8599			8599	8350
	<u>14496</u>			<u>14496</u>	<u>13818</u>
<u>Assets</u>					
Gift Aid Receivable	<u>c 2309</u>			<u>c 2309</u>	<u>1991</u>
<u>Liabilities</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on

1st March 2026

For and on behalf of the Kirk Session

.....M. Graham.....

Session Clerk

.....Mary P. McCinbelle.....

Treasurer

Kirkmaiden Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustee received any reimbursement of expenses.
No trustees received remuneration for services rendered.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	18206	21829	20692	5429	24771
St Medan's fabric fund (designated)	1817	23	0	-27	1813
	<u>20023</u>	<u>21852</u>	<u>20692</u>	<u>5402</u>	<u>26584</u>
Restricted funds					
Kirkmaiden Old Church fabric fund	736	16	0	-701	50
Kirk Session	1819	0	0	0	1819
	<u>2555</u>	<u>16</u>	<u>0</u>	<u>-701</u>	<u>1870</u>
Church of Scotland Investors Trust					
Kirk Session Purposes	0	0	0	0	0
General Congregational Purposes	87474	0	0	0	87474
Kirkmaiden Old Kirk	29262	1300	0	-100	30463
St Medan's Fabric	4497	130	0	-4601	27
Treasurer's Account	0	0	0	0	0
	<u>121234</u>	<u>1430</u>	<u>0</u>	<u>-4701</u>	<u>117963</u>
Total funds	<u>143812</u>	<u>23298</u>	<u>20692</u>	<u>0</u>	<u>146418</u>

Purposes of Designated Funds

The Kirkmaiden Parish Church Benevolent fund is held within the General fund and is designated to support parishioners in need, at the discretion of the Minister.

St Medan's fabric fund: The Trustees have designated the funds held in this account for the maintenance and upkeep of the fabric of the building.

Purposes of Restricted Funds

Kirkmaiden Old Church fabric fund: This is a fund for the maintenance of the Old Kirk of Kirkmaiden.

Kirk Session Account: The funds held in this account are listed in the appendix.

Church of Scotland Investor's Trust

General Congregational Purposes: general congregational purposes

Kirk Session Purposes: general congregational purposes

Treasurer's Account: general congregational purposes

St Medan's Fabric is for the maintenance and upkeep of the building. Any remaining restricted funds are held here.

Kirkmaiden Old Kirk is a restricted fund for the maintenance and upkeep of the building

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
WFO scheme (non Gift Aid)	950	0	0	950	1372
Gift Aid donations	9521	0	0	9521	7545
Tax recovered - Gift Aid donations	2309	0	0	2309	1991
Ordinary offerings (Open Plate)	2341	0	0	2341	2812
Other offerings, donations etc	160	0	0	160	1187
	<u>15281</u>	<u>0</u>	<u>0</u>	<u>15281</u>	<u>14907</u>

4. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds					
Offering envelopes	76	0	0	76	83
	<u>76</u>	<u>0</u>	<u>0</u>	<u>76</u>	<u>83</u>
Charitable activities					
Ministry allocation & Locum costs	2278	0		2278	1923
Ministerial Assistance expenses	239	0		239	210
Printing, stationery and postage	100	0		100	223
Fabric repairs & maintenance	8107	0		8107	9504
Heat and light	3499	0		3499	3455
Insurance	4130	0		4130	3942
Pulpit supply	500	0		500	900
Old Kirk	801	0		801	4428
Presbytery dues	385	0		385	273
Misc. expenses	577	0		577	1029
	<u>20617</u>	<u>0</u>		<u>20617</u>	<u>25887</u>
Governance costs					
Bookkeeper	0				0
Independent examiner's fees	0				0
	<u>0</u>				<u>0</u>

5. Minister's Stipend

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 5th and subsequent years) was £39,856

	2025	2024 £
6. Collections for Third Parties		
Foodbank	0	0
Poppy Scotland	85	101
Tearfund	0	0
Erskine	143	176
RNLI	0	0
PIRSAC	25	35
	<u>253</u>	<u>312</u>

7. Receipts and Payments relating to the maintenance of the Old Kirk of Kirkmaiden.

	Receipts £	Payments £
Transfer from Kirk Covenant fabric account	801	
Electricity bills & Repairs		801
	<u>801</u>	<u>801</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

<u>CONSOLIDATED FABRIC FUND</u>	2025	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	81151	81151
Market value of balances at 31 December	95868	93921
<u>REVENUE ACCOUNT</u>		
Opening balance at 1st Jan	3438	1940
Dividends during year	3223	1468
Interest	633	128
Admin Costs	-320	-98
Withdrawal Roof Repairs	0	0
Credit Balance at 31 December	<u>6973</u>	<u>3438</u>

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND INVESTORS TRUST

DEPOSIT FUND

Kirk Session Purposes	0	0
General Congregational Purposes	87474	87474
Kirkmaiden Old Kirk	30463	29262
St Medan's Fabric	27	4497
Treasurers Account	0	0

GROWTH FUND

General Congregational Purposes		
Cost of units: £2940		
Market value at 31st December:	5896	5468

INCOME FUND

General Congregational Purposes		
Cost of units: £8766		
Market value at 31st December:	8599	8350

ACCOUNTS HELD BY THE CONGREGATIONAL BOARD

Congregational Board Kirkmaiden Treasurer's account
Kirk Session (Special interest bearing account)
Congregational Board Kirkmaiden Parish Church (St Medan's fabric account)
Kirkmaiden Old Parish Church (Kirk Covenant fabric)

FUNDS HELD IN KIRK SESSION (SPECIAL INTEREST BEARING ACCOUNT)

	2025	2024
McColm Burial Ground	505	505
Ronald Clark Burial Ground	110	110
Marshall Burial Ground	658	658
Maryport Graves, McDowall Burial	44	44
Ramsay Burial Ground	501	501
	<u>1819</u>	<u>1819</u>
Temporary Fund Investors Trust	<u>-400</u>	
Pertaining to sale of Kirk Covenant Church		

Kirkmaiden Parish Church

	Budget 2026	Actual 2025	Budget 2025
RECEIPTS			
WFO Scheme (Gift Aid)	9000	9521	7000
WFO (Non Gift Aid)	900	950	1300
Tax recovered	2000	2309	1800
Open Plate	2200	2341	2500
Other Donations	200	160	500
Sub-total	<u>14300</u>	<u>15281</u>	<u>13100</u>
Fund transfer	500	5402	5800
Investment income and interest	4000	4663	4500
Hall hire	0	0	50
Weddings & Funerals	300	200	400
Fund raising	1200	1417	800
Other receipts	100	40	500
Total Receipts	<u>20400</u>	<u>27003</u>	<u>25150</u>
PAYMENTS			
G to G+ travel exp	2495	2278	3740
Presbytery Levy	390	385	270
Pulpit Supply	500	500	1000
Fabric	5000	8107	9000
Insurance	4200	4130	4200
Heat & light	3500	3499	4000
Printing & Stationery	100	100	225
Old Kirk	500	801	800
Miscellaneous	500	577	1000
Total Payments	<u>17185</u>	<u>20377</u>	<u>24235</u>
General Fund Surplus	<u>3215</u>	<u>6626</u>	<u>915</u>