

**2025**

**Stranraer Parish Church  
(Church of Scotland)**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 090535**

**Charity No: SC 009905**

## Reference and Administrative Information

Charity Name: Stranraer Parish Church

Charity Registration Number: SC009905

Congregation Reference No: 090535

Contact Address: North Knockglass  
Stranraer  
DG9 8JD

### Trustees

Alexander Susan	Erskine Joan	McCandlish Louise	Scott Jessie
Bark Wilma	Ferguson June	McCrae David	Shaw Jane
Barrowman A	Fryer Ishbel	McGarva Drew	Smith Betty
Barrowman G	Heron Jean	McGeoch C Janice	Smith Susan
Barton Elaine	Houston James (admitted 9.3.25)	McGeoch M Janice	
Cameron John	Irving Isobel (Elder Emeritus June 2024)	McGhie Ishbel	
Campbell Barbara	Irving Ronnie	McNeill Sheila	
Denholm James	Leibisch Michael	McTaggart Barry	
Donnan Alison	MacMaster Merle	Ramsay Thomasina	
Downie Christine	McAllister Sandy	Scobie Sam	

### Principal Office-bearers

Minister: Rev. Andy Muir

Session Clerk: Mrs. Louise McCandlish

Church Treasurer: Mrs. Allison Barrowman

### Independent Examiner

Colin S. Wilson  
33 Lewis Street  
Stranraer

### Bankers

Bank of Scotland  
George Street  
Stranraer

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

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

#### **Governing Document**

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

#### **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 and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

Stranraer Parish Church was formed by a union of Trinity Church and the High Kirk in January 2020. The Kirk Session was chaired by our Minister, Rev. Andy Muir. The Kirk Session normally meet four times a year, however, we hold extra meetings as and when required. Certain responsibilities are delegated to the Finance and Property Team as appropriate. The Kirk Session is now responsible for spiritual and temporal affairs 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.

Rev. Andy Muir leads worship on Sunday mornings at 11.00 a.m. The attendance at weekly worship continues to rise with up to 140 attending Sunday services. We celebrated the Sacrament of Holy Communion four times this year within the morning service. In 2025 we started an Evening service once a month. This is a Contemporary Worship Service and has been attended by 30 people made up of some from our church and some from other churches in the area and some visitors to the area. We hosted a Service for the Bereaved in December 2025. The Community Carol Service was in our church in December 2025 with Stranraer Brass providing the music and the South West Signers taking part in the service along with readers from local churches. During the Christmas period our Minister held a service in the church for a group from a local Day Centre for the Elderly and he conducted a service in a local Day Care Facility.

Rev. Andy Muir and members of the congregation attended the Memorial Service for the MV Princess Victoria. The Sunday Club continues to grow with up to 15 regular attenders. The Sunday Club is led by members of the congregation. In 2025 they held a Family Picnic. During the Easter season we held an Agape Supper on Maundy Thursday with Communion, Good Friday service with an Early Morning Easter Service held on the local waterfront. This was followed by breakfast in the church hall and was attended by members of the local community as well as church members. The Congregation collected Easter Eggs which were distributed to residents of the local Care Homes and housebound Members of our Congregation by the Pastoral Care Team. Bible Study groups and Prayer groups have continued during 2025. Alpha Courses have been held throughout the year and were very well attended and resulted in new members by profession of faith. We held a Remembrance Service in the church with Primary 6 & 7 pupils from all local primary schools in attendance and taking part in the service. We also held a Remembrance Service for local Veterans. Our Families and Children worker continues to assist with services for all local schools as well as leading the All-Age Talks in church and organised a Light Party in October. In the Summer we held a summer fete to raise funds for church projects and at Christmas we held a Christmas Wreath Workshop with the proceeds from this event and various Christmas Services being donated to four local charities. The Congregation collected items for the Blythswood Appeal and delivered approximately 60 boxes and bags of additional items to the collection point in November 2025. A Men's Breakfast meets once a month at a local golf club.



There were 37 funerals, 5 Baptisms were carried out in 2025. We have had 6 new members by profession of faith and 3 new members by Certificate of Transference.

The Minister and the Pastoral Care Team continue to provide Pastoral Care in the Parish. Members of the Pastoral Care Team have been visiting members in their homes and in the local care homes and hospital. The Pastoral Care Team also held services in the local Care Homes during the year. The Congregation donated Easter Eggs which were gifted to all residents of the two local Care Homes.

All church groups continue to meet with good attendances at all groups.

Church Groups: Senior Members, The Guild, Knit and Natter Group, Tuesday Tots.

Members of the Congregation and the Mission and Worship Team have taken some of the services during 2025 with Rev. Chris Fulcher assisting with Pulpit Supply. Three of our local schools, Belmont, Sheuchan and Park Schools have visited the church for their Harvest and Christmas Services and Rev. Andy Muir also carried out services for Rephad Primary School.

The church halls are used by the Blood Transfusion Service, a local Cheerleading Group, the Women's Institute and The Advisory Group (adults with additional needs) on a regular basis.

The Church has supported various collections for charity throughout 2025.

The Kirk Session support and encourage members to become involved in various community groups as part of our outreach to the local community.

We were privileged to host an evening with the Moderator of the General Assembly which was attended by members of local churches.

## **Achievements and Performance**

As shown by the above statement, the Minister, Kirk Session and Church Groups work together with other local churches to fulfil our objectives in a wide range of activities. These include Stranraer Baptist Church, Stranraer Reformed Presbyterian Church, St. Joseph's Roman Catholic Church and St. John's Scottish Episcopal Church.

We offer assemblies and chaplaincy to Stranraer Academy along with the Baptist and RPC church, and we do various fundraisers with the remaining churches, sharing Armistice commemorations in the town. We also do a lot to help prevent food poverty amongst children and adults without work with the local foodbank, and we hold retiral collections for various charities throughout the year.

## **Financial Review**

The principal source of income for our congregation is Gift Aid and FWO Giving. This is underpinned by contributions from the McDouall and Gillespie Bequests.

## **Reserves Policy**

It is the Trustees' policy to hold adequate reserves and as such we have sufficient funds to support our reserves policy.

The church also held £510 of restricted funds which have been provided for the purposes specified in Note 2.

**Year Ended 31 December 2025**

**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 2012. 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,**

*L. McCandlish*  
.....

**L McCandlish**  
**Session Clerk**

**Date.** 11.3.26 .....

## **Independent Examiner's Report to the Trustees of Stranraer Parish Church**

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 12.

### **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:
  - 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.



Name: Colin S Wilson

Address: 33 Lewis Street  
Stranraer  
DG9 7LB

Date: 17th March 2026



**Stranraer Parish Church**  
**(The Church of Scotland)**  
**SC009905**  
**Receipts and Payments Account**  
**Year ended 31 December 2025**

		Unrestricted	Restricted	Endowment	Gen Trustees		
		Funds	Funds	Funds	Revenue	Total	Total
		2025	2025	2025	2025	2025	2024
		£	£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>						
Donations	3	87,598	157			87,755	91,822
Bank & Deposit interest			4		1,561	1,565	1,102
Investment income		16,005			11,749	27,754	29,669
J Gillespie investment income				836		836	836
McDouall Bequest		6,476				6,476	6,476
		110,079	161	836	13,310	124,386	129,905
Rental of premises		5,645				5,645	5,370
Weddings and Funerals		1,800				1,800	1,600
Bequest/Legacy		1,000				1,000	2,000
Grant for new boiler in church						0	0
Proceeds from sale of St Andrews Church						0	93,436
<b><u>Total Receipts</u></b>		<b>118,524</b>	<b>161</b>	<b>836</b>	<b>13,310</b>	<b>132,831</b>	<b>232,311</b>
<b><u>Payments</u></b>	<b>4</b>	120,795				120,795	117,452
Cost of generating funds		163				163	172
Governance costs		1,050			320	1,370	1,411
<b><u>Total Payments</u></b>		<b>122,008</b>	<b>0</b>	<b>0</b>	<b>320</b>	<b>122,328</b>	<b>119,035</b>
Excess of Receipts over Payments for the year before transfers		(3,484)	161	836	12,990	10,503	113,276
Transfers		836		(836)		0	0
Purchase of investments						0	0
Excess of Payments over Receipts for the year		(2,648)	161	0	12,990	10,503	113,276

**Stranraer Parish Church**  
**(The Church of Scotland)**  
**SC009905**  
**Statement of Balances**  
**At 31st December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Gen Trustees Revenue 2025 £	Total 2025 £	Total 2024 £
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought forward	159,923	349	0	32,164	192,436	79,160
<b><u>Movement in year:</u></b>						
Excess of Receipts over Payments for the year	(2,648)	161	0	12,990	10,503	113,276
Transfer to COS investments						
Bank & deposit balances carried forward	<u>157,275</u>	<u>510</u>	<u>0</u>	<u>45,154</u>	<u>202,939</u>	<u>192,436</u>
<b><u>Investments at market value</u></b>						
Church of Scotland (cost £37,212)	37,929		42,622		80,551	74,697
Church of Scotland (cost £289,302.99)	380,705				380,705	359,601
M & G Charifund (cost £11,913)	50,997				50,997	43,465
	<u>469,631</u>		<u>42,622</u>		<u>512,253</u>	<u>477,763</u>
<b><u>Assets</u></b>						
Gift Aid Receivable						
<b><u>Liabilities</u></b>						
Cost of repair not yet billed						

The accounts were approved by the Kirk Session and Financial Board on 11/3/2026

For and on behalf of the Kirk Session and Financial Board

L. Mc Gurdie  
Allison J Barrowman

Session Clerk

Treasurer



**Stranraer Parish Church**

**(The Church of Scotland)**

**SC009905**

**Notes to the Accounts**

**1. Trustee Remuneration and Related Party Transactions**

During the year one member of the Kirk Session received the following for services provided as noted, Rev A Muir received the sum of £1,876 for travel expenses.

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

No expenses were paid.

**2. Movements in Funds**

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
<b>Unrestricted funds</b>					
Designated Fabric Fund BOS	90,646		(1,931)		88,715
Designated Fabric Fund	138	6			144
Designated Organ & Music Fund	14	1			15
Designated Organ & Music Fund	15	1			16
Designated Congregational - Brown	12	1			13
Designated Congregational - General	98	4			102
Designated Congregational - Bridge	551	25			576
Designated Congregational - St Ninians	0				0
General Fund	66,495	115,617	(117,182)	836	65,766
Designated Seniors Member	1,404	1,449	(1,948)		905
Designated Guild	552	1,118	(824)		846
BOS Social Fund		305	(124)		181
	<u>159,925</u>	<u>118,527</u>	<u>(122,009)</u>	<u>836</u>	<u>157,279</u>
<b>Restricted funds</b>					
Flower Fund	348	161			509
Organisation Trust Fund	0				0
	<u>348</u>	<u>161</u>	<u>0</u>	<u>0</u>	<u>509</u>
<b>Endowment funds</b>					
John Gillespie Bequest	0	836		(836)	0
<b>General Trustees funds</b>					
Consolidated Fabric Fund - Revenue	32,163	13,310	(320)		45,153
Purchase of investments					
<b>Total funds</b>	<u>192,436</u>	<u>132,834</u>	<u>(122,329)</u>	<u>0</u>	<u>202,941</u>

**Purposes of Designated Funds**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Organ Fund: The Trustees have set aside funds for the maintenance of the Church organ.

Congregational Purposes Funds: The Trustees have set aside funds from the disposal of the Old Parish Church, the disposal of Bridge Street Hall, disposal of St. Ninian's Church and Manse and a legacy bequeathed by Mrs. M. McC. Brown for congregational purposes.

**Purposes of Restricted Funds**

Flower Fund: This is a fund to provide flowers for display during services of worship.

Organisation Trust Fund: This is a fund held by the Trustees on behalf of the Boys Brigade and to be administered by the Trustees - now transferred.

**Purposes of Endowment Funds**

Income from the John Gillespie Bequest is to be used towards Stipend Payments.

**Stranraer Parish Church**  
**(The Church of Scotland)**  
**SC009905**  
**Notes to the Accounts**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	General Trustees 2025 £	Total 2025 £	Total 2024 £
<b>3. Analysis of Donations</b>						
WFO Scheme (non Gift Aid)	5,663				5,663	5,618
Gift Aid Donations	54,140				54,140	55,603
Tax Recovered on Gift Aid Donations	11,235				11,235	13,414
Ordinary Offerings (Open Plate)	12,135				12,135	11,705
Other Offerings, Donations etc	4,425	157			4,582	5,482
	<u>87,598</u>	<u>157</u>			<u>87,755</u>	<u>91,822</u>

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	General Trustees 2025 £	Total 2025 £	Total 2024 £
<b>4. Analysis of Payments</b>						
<b>Costs of Generating Funds</b>						
Fundraising costs	<u>163</u>				<u>163</u>	<u>172</u>
<b>Charitable activities</b>						
Ministries & Mission allocation	62,360				62,360	58,014
Presbytery dues	2,459				2,459	1,973
Travel expenses	1,876				1,876	2,073
Telephone	1,434				1,434	1,923
Pulpit supply	420				420	800
Other staffing costs	22,549				22,549	14,510
Fabric repairs & maint - Church & hall	4,982				4,982	12,304
Fabric repairs & maint - Manse	2,042				2,042	2,009
Insurance	3,033				3,033	2,690
Heat and light	6,069				6,069	8,289
Council tax	3,769				3,769	3,621
Life and Work					0	0
Printing, stationery and postage	2,904				2,904	2,800
Advertising	868				868	984
Organ maintenance					0	0
Bank charges	115				115	0
Comfort International					0	0
Other expenses	5,915				5,915	5,462
	<u>120,795</u>			<u>0</u>	<u>120,795</u>	<u>117,452</u>
<b>Governance Costs</b>						
Independant Examiner's Fee	1,050				1,050	1,020
Admin charges				320	320	391
	<u>1,050</u>			<u>320</u>	<u>1,370</u>	<u>1,411</u>

**Stranraer Parish Church**

**(The Church of Scotland)**

**SC009905**

**Notes to the Accounts**

**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 fifth and subsequent years) £39,856.

**6. Collections for Third Parties**

	2025 £	2024 £
Poppy Scotland	135	270
Bible Society	137	
Compassion	131	
Christian Aid	715	
Stranraer Brass	306	
Blood Bikes	306	
Marie Curie		400
Crossreach		250
Wigtownshire Wellbeing	306	
South West Signers	100	
Coronation Day Centre		400
Cancer Drop In Centre		400
A Listening Ear		170
Tearfund		530
	<u>2,136</u>	<u>2,420</u>



## APPENDIX

### FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION - STRANRAER PARISH CHURCH

	2025 £	2024 £
<b><u>CAPITAL ACCOUNT</u></b>		
Opening Credit Balance at 31 December	270,071	270,071
Market Value of Balances at 31 December	309,749	295,739
<b><u>REVENUE ACCOUNT</u></b>		
Opening balance	32,163	18,492
Difference in opening balance (maybe put to admin charges)		
Dividend income	11,749	12,965
Interest received	1,561	1,097
	45,473	32,554
Fabric repairs - Transfer to General Fund		
Transfer - Temporary Funds		664
Telecoms Equipment		
Support costs/Admin charges	(320)	(1,055)
Closing balance	45,153	32,163
<b><u>TEMPORARY FUNDS</u></b>		
Balances held at 31 December	(676)	(882)
Sale of St Andrews Church		108,100
	(676)	107,218
Interest		
Sale of St Andrews Church - reversal		(108,100)
Property costs - St Andrews Church		870
Transfer - Revenue Account		(664)
Closing balance	(676)	(676)