

**The Church of Scotland**  
**Kirkmabreck Parish Church**

**Trustees' Report and Accounts**  
**for the Year to 31st December 2025**

**Congregation No: 090512**

**Charity No: SC010150**

## **Trustees' Report**

**Year ended 31 December 2025**

The trustees present their annual report and financial statements of Kirkmabreck Parish Church 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 legislation applicable in the UK and Republic of Ireland published on 16 July 2016.

## **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.

Kirkmabreck holds morning worship services each week and various groups, including a well attended Guild, meet on a regular basis. Collections for other charitable organisations are made occasionally.

## **Achievements and Performance**

Our church life is characterised by strong mutual support and fellowship. Our elderly profile has not diminished our sense of commitment to the furtherance of the Christian gospel. The Guild meets in the summer and has a steady attendance. A worship team, which has now expanded to nine individuals, conducts morning worship in the absence of a minister and this continues to be a positive experience for our congregation. All in all, we remain in good spirits and welcome newcomers to our weekly acts of worship during the year.

## **Financial Review**

The principal source of income is from our weekly offerings, these have decreased by just over 10.5% while tax recoveries have increased by just over 17%. Excluding the one-off reimbursement of expenses by Monigaff Church income from other sources has decreased by just over 61%. Income from the J G Skimming Charitable Trust and funerals accounts for most of that decrease. Overall regular income decreased by £9,954 or nearly 42% since 2024, although £7,028 or 71% of this decrease was due the one-off reimbursement of expenses in 2024. Six members now pay by gift aid, the same number as last year. Ordinary General fund expenditure decreased by £166 or just under 1.5%. This has resulted in an overall net surplus of £2,004 on the General Fund. Other funds also generated a net surplus of £653.

## **Reserves Policy**

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds of £15,968 of which £6,859 had been designated for the fabric fund, £598 for the organ fund, £237 for mission. The remaining balance of £8,274, consisting of the general fund, represents eight and a half months expenditure. The church also held £24,506 of restricted funds which have been provided for the purposes specified in Note 2.

## **Structure, Governance and Management**

The congregation is a registered charity, number SC010150 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. The Kirk Session which meets six times a year is responsible for both the spiritual and material aspects of the church. Certain responsibilities are delegated to the Finance Convener and the Property Convener as appropriate.

Trustees' Report (cont.)  
Year ended 31 December 2025

Reference and Administrative Information

Trustees

Kirk Session:	Mr Robert McQuistan
(Active Elders)	Mr Ronnie Clark
	Mrs Annette Gray
	Mrs Joan McKie
	Mrs Caroline McQuistan
	Mrs Heather Gibson
Inactive Elders	Mr William Lindsay
	Mrs Una Wilson (resigned May 2025)

Principal Office- bearers

Minister:	Vacant
Session Clerk:	Mr Robert McQuistan
Church Treasurer:	Mrs Caroline McQuistan

Principal Office:	Kirkmabreck Church of Scotland
	Kirk Brae
	Creetown
	Newton Stewart
	Wigtownshire
	DG8 7DG

Charity Registration Number:	SC010150
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Independent Examiner

Mr Peter J Sainty, BA, Amberley, Carsluith, Newton Stewart. DG8 7DU

Bankers

Virgin Money, 43 Alloway St, Ayr, KA7 1SP

**Trustees' Report (cont.)**

**Year ended 31 December 2025**

**Trustees' Responsibilities in Relation to the Financial Statements**

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 year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that 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 congregations' 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,

*Robert McQuistan*

Robert McQuistan  
Session Clerk

Date    22nd February 2026

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

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

**Respective responsibilities of trustees and examiner**

The charity 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) (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 seeking explanations from the trustees concerning 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 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)(a) 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
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Peter J Sainty*

Peter J Sainty, BA  
Amberley,  
Carsluith,  
Newton Stewart.  
DG8 7DU

Date 16th March 2026

**Receipts and Payments Account****Year ended 31 December 2025**

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b><u>Receipts</u></b>	<b>Note</b>					
Offerings	3	12,699	0	0	12,699	14,852
Income from Weddings and Funerals		100			100	750
Investment income		0	559	232	791	815
		12,799	559	232	13,590	16,418
Contributions for the use of premises		610			610	700
Gain/(Loss) on revaluation of investments					0	0
Reimbursement of expenses from Monigaff Church		0			0	7,028
Other Receipts		126			126	126
<b><u>Total Receipts</u></b>		<b>13,535</b>	<b>559</b>	<b>232</b>	<b>14,326</b>	<b>24,272</b>
<b><u>Payments</u></b>						
Costs of generating funds		0			0	0
Charitable activities	4	17,527		0	17,527	11,721
<b><u>Total Payments</u></b>		<b>17,527</b>	<b>0</b>	<b>0</b>	<b>17,527</b>	<b>11,721</b>
<b>Excess of Receipts</b>		<b>-3,992</b>	<b>559</b>	<b>232</b>	<b>-3,201</b>	<b>12,551</b>
Gain/(Loss) on revaluation of investments			544		544	0
Transfers		-1,768	2,000	-232	0	0
<b>Excess of Receipts</b>		<b>-5,760</b>	<b>3,103</b>	<b>0</b>	<b>-2,657</b>	<b>12,551</b>

**Statement of Balances****At 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances						
brought forward		19,727	16,403	7,000	43,130	30,579
<b>Movement in year:</b>						
Excess of Receipts over Payments for the year		-3,992	1,103	232	-2,657	12,551
Transfers		-1,768	2,000	-232	0	0
carried forward		13,968	19,506	7,000	40,474	43,130

The accounts were approved by the Kirk Session on  
For and on behalf of the Kirk Session and Financial Board

*Robert McQuistan*

Session Clerk

*Caroline McQuistan*

Treasurer

**Statement of Balances****Notes to the Accounts****1. Trustee Remuneration and Related Party Transactions**

No trustee received any remuneration during the year and two trustees received reimbursement of expenses totalling £252.45.  
No trustee or any person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
<b>Unrestricted Funds</b>					
General Fund	8,269	13,535	11,763	-1,768	8,273
Designated Fabric Fund	10,623	0	5,764	2,000	6,859
Designated Organ Fund	598				598
Designated Mission Fund	237				237
	<u>19,727</u>	<u>13,535</u>	<u>17,527</u>	<u>232</u>	<u>15,968</u>
<b>Designated Funds</b>					
Special Projects Fund	1,333	326			1,659
J Miller Memorial Fund	9,225	449	0	0	9,674
J McQuistan Memorial Fund	5,845	328	0		6,173
	<u>16,403</u>	<u>1,103</u>	<u>0</u>	<u>0</u>	<u>17,506</u>
<b>Endowment Funds</b>					
King Webster Bequest	6,000	199		-199	6,000
James Latta Bequest	1,000	33		-33	1,000
	<u>7,000</u>	<u>232</u>	<u>0</u>	<u>-232</u>	<u>7,000</u>
<b>Total funds</b>	<u>43,130</u>	<u>14,870</u>	<u>17,527</u>	<u>0</u>	<u>40,474</u>

**Purposes of Endowment Funds**

Income from both the King Webster and James Latta Bequests is to be used to meet the general running costs of the Church.

**Purposes of Designated Funds**

Fabric Fund (Manse sale proceeds): The proceeds of the sale of Kirkmabreck manse can only be used to fund the maintenance church property.

The J McQuistan Memorial Fund is to be used to meet the costs of youth work within both the church and for the wider community

The J Miller Memorial Fund is to be used to maintain the family gravestones of the legatee and for the general maintenance of the church property

**Purposes of Unrestricted 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 and replacement of the church organ.

Mission Fund: The Trustees have set aside funds for the provision of outreach to the wider community in the parish.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>3. Analysis of Donations</b>					
FWO Scheme (non Gift Aid)	383			383	619
Gift Aid Donations	3,190			3,190	4,140
Ordinary Offerings (Open Plate)	5,354			5,354	4,795
Tax recovered on Gift Aid	2,406			2,406	2,057
Other Offerings, Donations etc.	1,366			1,366	3,242
	<u>12,699</u>	<u>0</u>	<u>0</u>	<u>12,699</u>	<u>14,852</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Donation envelopes	0			0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	2,120			2,120	1,904
Presbytery dues	381			381	284
Minister's travel expenses	71			71	64
Pulpit supply	520			520	720
Fabric repairs & maintenance	7,791			7,791	2,263
Other buildings costs	4,911			4,911	4,828
Payments to third parties	1,180			1,180	723
Other expenses	553	0	0	553	935
	<u>17,527</u>	<u>0</u>	<u>0</u>	<u>17,527</u>	<u>11,721</u>
<b>Total payments</b>	<u>17,527</u>	<u>0</u>	<u>0</u>	<u>17,527</u>	<u>11,721</u>

#### 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 (after 5 years) £39,856.

#### 6. Fund Raising for Third Parties

Funds are raised for external organisations with the disbursements identified below

	2025 £	2024 £
Christian Aid	180	613
Faith Mission	500	0
Abernethy Trust	500	0
Machars Churches Basics Food Bank		110
	<u>1,180</u>	<u>723</u>

## APPENDIX

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

	2025 £	2024 £
<u>Consolidated Fabric Fund – Capital</u>		
Credit balances held at 31 December at cost	41,837	0
Market value of balances at 31 December	41,837	0
<u>Consolidated Fabric Fund – Revenue</u>		
Credit balance at 31 December	419	0
<u>Temporary Fund</u>		
Credit balance at 31 December	0	0



**Kirkmabreck Church of Scotland (090512)**

**General Fund Budget for 2026**

	Budget 2026 £		Actual 2025 £	
<b>Ordinary Expenditure</b>				
<b>National Ministry and Mission &amp; Wider Work</b>				
Minister's Stipend etc. Contribution	1,694		2,120	
Presbytery Dues	<u>400</u>	2,094	<u>381</u>	2,501
<b>Local Staffing Costs</b>				
Minister's Travelling Expenses	75		71	
Pulpit Supply	<u>600</u>	675	<u>520</u>	591
<b>Buildings and Other Local Costs</b>				
Worship	0		0	
Buildings	7,500		6,938	
Administration	450		427	
Life & Work	130		126	
Collections for other bodies	<u>1,000</u>	9,080	<u>1,180</u>	8,671
<b>Total Ordinary Expenditure</b>		<u>11,849</u>		<u>11,763</u>
<b>Less: Ordinary Income</b>				
Investment & Deposit Income	230		232	
Other Income	1,600		1,201	
Collections for other bodies	<u>200</u>	2,030	<u>160</u>	1,593
<b>LEAVING NET EXPENDITURE TO BE MET BY OFFERINGS</b>		<u>9,819</u>		<u>10,170</u>
<b>Offerings</b>				
Gift Aid and Covenants	3,200		3,190	
Tax Recovered	2,136		2,406	
Open Plate	5,400		5,354	
Other donations	<u>1,100</u>	11,836	<u>1,224</u>	12,174
<b>Net Ordinary Income/(Expenditure)</b>		<u>2,017</u>		<u>2,004</u>