

The Church of Scotland
Portpatrick Parish Church (Church of Scotland)

TRUSTEES REPORT AND
RECEIPS AND PAYMENT ACCOUNTS for year 2025

Congregation No: 090521

Charity No: SC015452

Reference and Administrative Information

Charity name Portpatrick Parish Church

Charity No. SC015452

Congregation 090521 - PORTPATRICK
Charge 0704383 LUCE VALLEY & INCH LW PORTPATRICK LW STONEYKIRK

Contact Address Mrs K McMiken
3 Church Grove
Leswalt
Stranraer
DG9 0JZ

Trustees

The Trustees present the Annual Report and Accounts for Portpatrick Parish Church (Church of Scotland) for the year ended 31st December 2025.

The following are the Trustess who served during that year and up until (date of accounts approved by Trustees).

KirkSession

W McMiken	Mr D Maxwell
Miss M Gibson	Mrs F Maxwell
Mrs D Murray	Mrs E Walker
Mrs J McCaig	Mr I Bell
Mr D Telford	

Principal Office- bearers

Minister:	Rev. Stephen Ogston
Session Clerk:	Mr D Maxwell
Clerk to the Board:	Mrs K McMiken
Church Treasurer:	Mr D Telford

Independent Examiner

Colin S Wilson
33 Lewis Street
Stranraer
DG9 7LB

Bankers

Royal Bank of Scotland
15 Bridge Street
Stranraer
DG9 7JA

Trustees' Annual Report

Year ended 31 December 2020

Structure, Governance and Management

Charity No. SC015452

The Church is administered in accordance with the terms of the Model Deed of 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

The Kirk Session meets six times a year and is responsible for spiritual affairs within the Church. Portpatrick Parish Church is within a shared charge, (Charge No. 0704383, Luce Valley and Inch, linked with Portpatrick, Linked with StoneyKirk). The shared charge contribution is apportioned to the Congregations within the shared charge using the income base ratio. For Portpatrick in 2025 this is 20%.

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. 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.

The Congregation fulfils its objectives by carry out the following activities - Service of Worship every Sunday, Services of Holy Communion three times a year (morning services), Songs of Praise Evening (August), Christmas Community Carol Service and Social Activities on special occasions. The Church is grateful to the Church Guild for their fund raising activities during the

Achievements and Performance

The Congregation has fulfilled its objectives and commitments during the year. Services are regularly attended and much support is given by the congregation.

Trustees' Annual Report (cont)

Year ended 31 December 2020

Financial Review

The level of donations and collections remain similar to previous years. However costs have risen and there was an increase in respect of Giving to Grow (previously the Ministries and Mission) contribution to Central Funds to support the Minister's Stipend. Associated costs for Manse and expenses across the shared charge are apportioned using the Income base ratio. Portpatrick contribution is 20% of costs. During the year there were increased costs for maintenance and upgrade of fabric, resulting in a deficit of Receipts over Payments (£10,632) within the year. However this is to be covered by a drawdown from the "Consolidated Fabric Fund - Revenue Account", from the Restricted Funds held by the General Trustees of the Church of Scotland for the benefit of Congregations.

Reserves Policy

It is the Trustees policy to keep at least six months expenses in unrestricted reserves.

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 Trustees 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,

Session Clerk



Date:

11/05/20

Independent Examiner's Report to the Trustees of Portpatrick Parish Church (Church of Scotland)

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 5 to 10.

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.

Charity No.

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:

C. S. W.

Address:

Colin S. Wilson
33 Lewis Street
Stranraer
DG9 7LB

Date:

12/5/26.

Portpatrick Parish Church (Church of Scotland)

Receipts and Payments Account

Year ended 31 December 2025

Charity No.		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£
Donations	3	14,546		14,546	19,447
Legacies				0	0
Activities for Generati		0		0	0
Bank & Deposit intere		315	0	315	462
Investment income			0	0	0
		<u>14,861</u>	<u>0</u>	<u>14,861</u>	<u>19,909</u>
Rental of premises		900		900	1,820
<u>Total Receipts</u>		<u>15,761</u>	<u>0</u>	<u>15,761</u>	<u>21,729</u>
<u>Payments</u>					
Costs of generating funds		0		0	0
Charitable activities		26,393	1,000	27,393	22,948
Governance costs		0		0	0
<u>Total Payments</u>		<u>26,393</u>	<u>1,000</u>	<u>27,393</u>	<u>22,948</u>
Excess of Receipts over Payments for the year before transfers		(10,632)	(1,000)	(11,632)	(1,219)
Transfers/Prior year discrepancy		0	0	0	3,827
Excess of Receipts over Payments for the year		<u>(10,632)</u>	<u>(1,000)</u>	<u>(11,632)</u>	<u>2,608</u>

Portpatrick Parish Church (Church of Scotland)

Statement of Balances

At 31 December 2025

Charity No.	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	COS Investors Trust 2025 £	Total 2025 £	Total 2024 £
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Bank & Deposit Balances

Bank & deposit balances

brought forward	31,784	2,700	0	34,484	31,876
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Movement in year:

Excess of Receipts over

Payments for the year	(10,632)	(162)	0	(10,794)	(92)
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Bank & deposit balances

carried forward	<u>21,152</u>	<u>2,538</u>	<u>0</u>	<u>23,690</u>	<u>31,784</u>
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Investments at market value

Church of Scotland - Investor's Trust Growth				0	0
Church of Scotland - Inves	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Assets

Audio System	<u>6,745</u>	<u>0</u>	<u>0</u>	<u>6,745</u>	<u>6,745</u>
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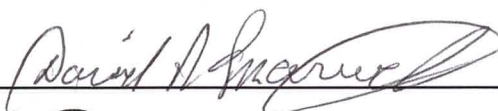
Liabilities


Giving to Grow	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
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(formerly Ministry & Mission)

The accounts were approved by the Kirk Session on 26 April 2026.

For and on behalf of the Kirk Session





Session Clerk

Treasurer

Portpatrick Parish Church (Church of Scotland)

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year trustees received reimbursement of travel expenses (Minister), incurred totalling £507.

Miss Mary Gibson, who is a member of the Kirk Session, received remuneration of £702 during the year.

No trustee or a 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 2025 £	Receipts £	Payments £	Discrepancy/ Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	31,784	15,761	(26,393)		21,152
	<u>31,784</u>	<u>15,761</u>	<u>(26,393)</u>	<u>0</u>	<u>21,152</u>
Restricted funds					
Designated Guild Account	2,700	838	(1,000)	0	2,538
	<u>2,700</u>	<u>838</u>	<u>(1,000)</u>	<u>0</u>	<u>2,538</u>
Total funds	<u>34,484</u>	<u>16,599</u>	<u>(27,393)</u>	<u>0</u>	<u>23,690</u>

Purposes of Designated Funds

Designated Guild Account: is used solely for Guild purposes

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	3,057			3,057	3,060
Gift Aid Donations	7,240			7,240	2,994
Tax Recovered on Gift Aid Donations	1,705			1,705	2,594
Ordinary Offerings (Open Plate)	1,594			1,594	5,458
Other Offerings, Donations etc	950			950	4,242
	<u>14,546</u>	<u>0</u>	<u>0</u>	<u>14,546</u>	<u>18,348</u>
4. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees				0	0
Offering envelopes	0			0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Charitable activities					
Ministries & Mission (GTG) allocation	10,420			10,420	6,035
Presbytery dues	416			416	292
Ministerial Assistance - travel exps	507			507	1,501
Pulpit supply	1,120			1,120	3,562
Other staffing costs	3,136			3,136	3,421
Fabric repairs & maintenance	4,619			4,619	1,763
Council Tax	646			646	553
Heat and light	2,496			2,496	2,497
Insurance	2,583			2,583	2,555
Church office expenses	0			0	0
Guild donations	0			0	0
Printing, stationery and postage	18			18	76
Life & Work	0			0	
Other expenses	72			72	237
	<u>26,033</u>	<u>0</u>	<u>0</u>	<u>26,033</u>	<u>22,492</u>
Governance costs					
Independent examiner's fees	360	0	0	360	456
Other payments					
Purchase of investments				0	0
Purchase of assets	0			0	0
CoS Investors Trust					0
	<u>0</u>	<u>0</u>	<u>0</u>	<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 £32,453 and the maximum stipend (in the fifth and subsequent years) £39,856.

6. Collections for Third Parties

	2025 £	2024 £
Poppy Scotland		91
Food Bank		54
Turkey Appeal		
	<u>0</u>	<u>145</u>

Portpatrick Parish Church (Church of Scotland)
APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

Charity No.	2025 £	2024 £
<u>Consolidated Fabric Fund</u>		
Revenue Account 31st December	<u>15,243</u>	<u>11,681</u>
<u>Consolidated Fabric Fund</u>		
Capital Account at Cost 31st December	<u>65,733</u>	<u>65,733</u>
Capital Account at Market Value 31st December	<u>100,861</u>	<u>96,214</u>