

**The Church of Scotland**

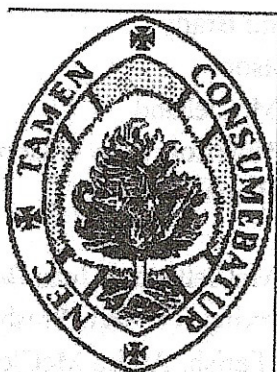
**Gretna Old, Gretna St. Andrew's,**

**Half Morton**

**and**

**Kirkpatrick Fleming**

**Parish Church of Scotland**



**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 070420**

**Charity No: SC 016747**

**For the year ended 31st December 2025**

## Reference and Administrative Information

Charity Name: Gretna Old, Gretna St. Andrew's, Half Morton and Kirkpatrick  
Fleming Parish Church of Scotland

Charity Registration No: SC 016747

Congregation Reference No: 070420

Contact Address: Orchardfold, 12 Bruce Street Annan DG12 5DF

### Trustees

Jean B. Farish, Audra McClelland, Margaret Glendinning(Not Active), Dorothy A.R. Kirkpatrick, E Helen Welsh  
Rita Wilson, Elizabeth C. Moffat, David W. Morton, Sarah R. Nicholson, Margaret Robertson,  
Jeremy Robinson, Pat Marshall, Alison Doyle & Joanne E. Boyde

### Principal Office Bearers

Transition Minister	Rev Lynn Brady
Session Clerk	Rita Wilson
Treasurer	Audra McClelland
Minute Clerk	Helen Robinson, Rita Wilson
Gift Aid Convenor	Jean B. Farish
Property Convener	Vacant
Finance Team	Audra McClelland & Jean B. Farish
Finance Adviser	Elaine Irving [ex A&E Presbytery Treasurer]
Assistant Treasurers at Gretna Old	Jean B. Farish, Audra McClelland
Assistant Treasurer at St. Andrew's	Jean B. Farish & Audra McClelland
Signatories to the Church Accounts	Audra McClelland, Elizabeth C. Moffat, Margaret Robertson & E. Helen Welsh

### Independent Examiner

Mrs Elaine Irving, 4 Blacket Place, Eaglesfield, Lockerbie DG11 3PG

### Bankers

Cumberland Building Society, 105 Central Ave. Gretna, DG16 5AQ



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

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

### **Organisational Structure**

The Kirk Session is responsible for all matters spiritual and temporal within the church. Certain responsibilities are delegated to committees such as the Property Committee.

### **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.

We currently have two Churches, Gretna Old Parish Church & St Andrews Parish Church. Our services are in Gretna Old on the first Sunday of the month at 9.30am and the rest of the month at St Andrews at 9.30am. Group Activities include Chatty Crafters; Wednesday Games for Children after school; Teacup Friday; Friendship Group; Holiday Activities for children.

Special Birthday and Wedding Anniversary cards are sent out on behalf of the Kirk Session to the Congregation. Fresh flowers are given for decoration of the Churches they are distributed appropriately following the services.

### **Achievements and Performance**

We are a quadruple union, linked with Hoddam, Kirtle-Eaglesfield and Middlebie (HKEM).

At the end of 2025 we had 13 Elders, plus 1 non active. We have a Transition Minister, Rev. Lynn Brady.

### **Financial Review**

Our income not including Restricted (drawn down from 121) or Postbox items, is up by almost £6000 on the previous year. We have again drawn down from the General Trustees to pay property expenses this year of £29804.44. Excess of receipts over payments for the year is Minus £1002.61 i.e. we have paid out more than what came in.

### **Reserves Policy**

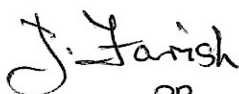
The Trustees have not previously had a specific policy on reserves.

**Trustees' Annual Report (cont)**  
**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 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,



pp  
Rita Wilson

Session Clerk

29/03/2026



**Independent Examiner's Report to the Trustees of Gretna Old, Gretna St. Andrew's, Half  
Morton and Kirkpatrick Fleming Parish Church of Scotland**

**SC 016747**

I report on the accounts of the charity for the year ended 31 December 2025 on relevant pages.

**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.
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name            **Mrs Elaine Irving**

Address:        **4 Blacket Place  
Eaglesfield  
Lockerbie  
DG11 3PG**

Signed:- *E. Irving*

Date:- *30/03/26.*

# **Gretna Old, Gretna St. Andrew's, Half Morton and Kirkpatrick Fleming Parish Church**

## **Receipts and Payments Account**

**Year ended 31 December 2025**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	3	26326	29804	0	56131	32568
Legacies		0	0	0	0	0
Activities for Generating Funds		10556	0	0	10556	10228
Bank & Deposit interest		0	0	0	0	0
<b>Sub Total</b>		<b>36882</b>	<b>29804</b>	<b>0</b>	<b>66687</b>	<b>42796</b>
Refunds		2922	0	0	2922	754
Weddings & Funerals		3005	0	0	3005	2410
<b>Total Receipts</b>		<b>42809</b>	<b>29804</b>	<b>0</b>	<b>72613</b>	<b>45960</b>
<b>Payments</b>	4					
Costs of generating funds		652	0	0	652	1372
Charitable activities		42890	30074	0	72964	45249
<b>Total Payments</b>		<b>43541</b>	<b>30074</b>	<b>0</b>	<b>73616</b>	<b>46621</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-733</b>	<b>-270</b>	<b>0</b>	<b>-1003</b>	<b>-661</b>
<b>Excess of Receipts over Payments for the year</b>		<b>-733</b>	<b>-270</b>	<b>0</b>	<b>-1003</b>	<b>-661</b>



**Gretna Old, Gretna St. Andrew's, Half Morton and Kirkpatrick Fleming Parish Church of Scotland**

**Statement of Balances at 31 December 2025**

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances					
brought forward @ 1/1/25	9407	538	0	9945	9687
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	-733	-270	0	-1003	-661
Bank & deposit balances includes transfer	0			0	919
carried forward 31/12/25	8674	268	0	8942	9945
<b>Assets</b>					
General Trustees	597168	0	0	597168	601067
Gift Aid Receivable	1000	0	0	1000	1000
Tax Recovered on Gift Aid Donations Gift Day	1500	0	0	1500	1500
	599668	0	0	599668	603567

**Liabilities**

Brought forward from previous years	B/F	Actual 2024	Paid 2025	Total 2025	To 2024
		0	0	0	0
		0	0	0	0

The accounts were approved by the Kirk Session on

DATE: 29/03/2026

For and on behalf of the Kirk Session

PP  
Rita Wilson

J. Farish

Session Clerk DATE: 29/03/2026

Audra McClelland

A. McClelland Treasurer

DATE: 29/3/26.



# **Gretna Old, Gretna St. Andrew's, Half Morton and Kirkpatrick Fleming Parish Church of Scotland**

## **Notes to the Accounts**

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

During the year the minister received reimbursement of expenses incurred directly to the value of £836.10 and via 121 to the value of £1225.83. Eileen Usher, Congregational Community Worker, received £233.10 (retired March) and Elsie Macrae as interim moderator of £541.42. We paid Council Tax due to Dumfries and Galloway Council in respect of shared costs for the Manse, Ecclefechan to the sum of £1076.28 for 2025.

Three members of the Kirk Session received reimbursement of £605.60 for listed expenses.

Two members of the Church received £60.00 as Church Officer.

No 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				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund + transfers	9407	42809	43541	0	8674
<b>Total Unrestricted</b>	<b>9407</b>	<b>42809</b>	<b>43541</b>	<b>0</b>	<b>8674</b>
<b>Restricted Funds</b>					
Other restricted	0	29804	29804	0	0
Gretna and District Choral Society	538	0	270	0	268
<b>Total Restricted</b>	<b>538</b>	<b>29804</b>	<b>30074</b>	<b>0</b>	<b>268</b>
<b>Cash Book Totals and B/F Bank (Total 1/1/25 start balance)</b>	<b>9945</b>	<b>72613</b>	<b>73616</b>	<b>0</b>	<b>8942</b>
<b>Funds Other [Not in Cash Book] /Restricted/</b>					
Gretna Outreach Fund	972	1873	1887	0	959
Flower Fund St. Andrew's and Gretna Old	71	195	233	0	33
	<b>1043</b>	<b>2068</b>	<b>2120</b>	<b>0</b>	<b>991</b>
<b>Bank Balance on 1/1/25</b>	<b>9945</b>	<b>Unrestricted Expenditure</b>			<b>43541</b>
<b>Unpresented Cheques 31/12/25</b>	<b>0</b>				<b>0</b>
<b>Cash in Hand 31/12/25</b>	<b>0</b>				<b>0</b>
<b>Unrestricted Income</b>	<b>42809</b>	<b>Restricted Expenditure</b>			<b>30074</b>
<b>Restricted income</b>	<b>29804</b>				<b>73616</b>
	<b>82558</b>	<b>Reconciled Bank Balance 31/12/25</b>			<b>8942</b>



## Purposes of Restricted Funds

Money from General Trustees for Fabric and Maintenance, Church Surveys, etc.

Flower Funds: These funds provide flowers for display during worship.

No specific Grant in account.

Gretna and District Choral Society: From 2014 for repairs of Digital Piano. Used £270 in 2025.

		Unrestricted	Restricted Endowment		Total	Total
		Funds	Funds	Funds	2025	2024
		2025	2025	2025	2025	2024
		£	£	£	£	£
<b>3. Analysis of Donations</b>						
	FWO Scheme (non Gift Aid)	2611	0	0	2611	2556
	FWO Gift Aid Donations	4079	0	0	4079	6227
	Gift Aid	6573	0	0	6573	4664
	Tax Recovered on Gift Aid Donations	5266	0	0	5266	5278
	Ordinary Offerings (Open Plate)	4569	0	0	4569	4417
	Other Offerings, Donations etc (Retiring + Insurance + Legacies)	3201	0	0	3201	520
		26300	0	0	26300	23662
	Activities for Generating Funds	10582	0		10582	10228
	General Trustees	0	29804		29804	743
	Refunds: Presbytery.	0			0	54
	Grants	0	0		0	8163
	Weddings & Funerals	3005			3005	2410
	Donations[Pulpit SupplyRefund] and [Restricted Funds]	2922	0		2922	700
		16509	29804		46314	22298
		42809	29804	0	72613	45960



		Unrestricted	Restricted Endowment			
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<b>4. Analysis of Payments</b>						
<b>Costs of generating funds</b>						
	FWO envelopes	57	0	0	57	55
		57	0	0	57	55
<b>Charitable activities</b>						
	Maintenance <i>[Includes funds from General Trustees]</i>	665	29804		30470	3551
	Heat & Light	5860			5860	5406
	Organists	3210			3210	2940
	Organ Tuning	0			0	0
	Organist & Church Officer Funeral & Wedding	60			60	15
	Internet & Phone	636			636	653
	Bibles for Weddings	58			58	0
	Flowers	0			0	100
	Church Office Expenses	85			85	181
	Postage	0			0	26
	Council Tax D & G	1076			1076	375
	COFS Insurance	4153			4153	3768
	Other Restricted	0	270		270	0
	Staff Travel	2321			2321	335
	Kirk Session Expenses	595			595	1261
	Mission Fund	0			0	57
	CCLI	200			200	194
	Lady Haig / Earl Haig	121			121	111
	Grants Restricted <i>[Community, Families and Children]</i>	0	0		0	8843
	Pulpit Supply	2922			2922	3535
	Giving to Grow	19374			19374	14325
	Manse Expenses	771			771	0
	T G Baker (Sound System)	540			540	468
	Presbytery Dues	837			837	423
		43485	30074	0	73559	46567
	<b>Total Payments</b>	43541	30074	0	73616	46622
<b>5. Minister's Stipend</b>						
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. The minimum stipend £32,433; the maximum stipend in 5th and subsequent years of service is £39,856.						
					2025	2024
					£	£
<b>6. Collections for Third Parties</b>						
	Earl Haig Scotland	173			173	142
	Farm Africa	92			92	0
	Rev. Lynn / Cath Armistead reimbursement	500			500	0
		765			765	142



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

	2025	2024
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>553882.09</u>	<u>575419.09</u>
Market Value of Balances at 31 December	<u>557100.83</u>	<u>578212.65</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>43415.50</u>	25648.79