

The Church of Scotland
Whithorn: St Ninian's Priory Church of Scotland

**Trustees' Report and Accounts
for the Year to 31st December 2024**

Congregation No: 090528

Charity No: SC016881

Whithorn: St Ninian's Priory Church of Scotland - 090528 - SC016881

Trustees' Annual Report Year ended 31 December 2024

The trustees present the annual report and accounts for Whithorn: St Ninian's Priory Church of Scotland for the year ended 31st December 2024.

Reference and Administrative Information

Charity Name: Whithorn: St Ninian's Priory Church of Scotland
Charity Registration Number: SC016881
Congregational Reference No: 90528

Contact Address: Whithorn: St Ninian's Priory Church of Scotland
c/o Mr Christopher Nicholson
Kidsdale Farm
Whithorn
Wigtownshire
DG8 8JU

Trustees

Kirk Session: Reverend Alexander Currie

Mrs. Jane Gordon

Mr Howard Bowen

Mr William Brown

Mrs Frances Burford

Mrs Dorothy Fitton

Mr. David Loaring

Mrs. Heather Loaring

Mrs. Margaret Elkin

Mr. Robert McKinnel

Mr. Jock McMaster

Congregational Board:

Mr. Andrew Green

Mrs. Sharon Green

Mrs. Hazel Smith

Mrs. Nadia Gwinne

Mrs. Kirsty Currie

Mr. Michael Starck From March 2024

Mr. Christopher Nicholson

Mrs. Christine McKinnel

Mr. David Sumner

Mr. Peter Murray

Minister:

Reverend Alexander I. Currie

Session Clerk

Mrs Jane Gordon

Clerk to the Board

Mrs Dorothy Fitton

Church Treasurer:

Mrs Dorothy Fitton (to July 2024)/Mr Christopher Nicholson (from July 2024)

Independent Examiner

Mrs C McQuistan

Bankers

Royal Bank of Scotland, 15 Bridge Street, Stranraer, DG9 7JA

Trustees' Annual Report Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meetings and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Kirk Session, which is moderated by the minister meets at need, and is responsible for spiritual affairs within the Church. The Congregational Board is chaired by the minister and meets when deemed necessary during the year.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Regular Activities

The Church gathers together for worship each Sunday at 10am and also at 6.30pm. There is a Sunday School provided during the morning service and a crèche for the very young children is also available. There is a family service once a month to which Boys' Brigade/Girls' Assn. attend and all are encouraged to take an active part. The Brigade/Assn. is booming with approx. 16 members who meet once a week for crafts, cookery film nights, trips out, and fun and games. The Scripture Union group meet Monday at lunch time in the local Primary School during term time. There is a study group meet on Tuesday afternoons and Wednesday for study and discussion. A very active Knit-wits, open to all, donated knitted goods to various charities including Prem baby unit. The Church is open to visitors daily all year round. A "warm space" together with refreshments is available each Thursday pm. The Faith, Hope and Charity shop, now in its 18th year is continuing to do well, a percentage of its profits is given to a number of Charities. For the church to have presence on the main street is vital, as it helps us to continue to build relationships with the Community and provides opportunity to communicate with locals and visitors alike. The shop also operates as a collection point for Wigtownshire Churches Basics bank, when closed an alternative is provided. This Christmas Eve due to inclement weather instead of carols on the main street the carol service was moved into the church and a full congregation enjoyed the singing by members and locals alike. Refurbishment of the church by removal of the centre pews has made the space more user friendly their for groups and their activities.

Occasional Activities

Services in the open air are occasionally held in Whithorn and at the Isle of Whithorn. On Remembrance Day a service was held in the Priory followed by laying of wreaths at the War Memorial. This year's Christmas wreath festival in the church with families invited to bring along a wreath. A remarkable Nativity Service was held with around twenty youngsters taking part. A short Christmas Day family service was held. Many children enjoyed a visit by Calums Creatures with various exotic species to touch and learn about. The Church is a member of the Scottish Pilgrim Routes Forum.

Achievements and Performance

A calm Picnic area with tables has been developed on the Glebe Land for use of locals and visitors.

Supporting other organisations

Blythswood Care: Shoebox appeal is supported by individual church members.

UNICEF Jars of Grace: Supported by individual church members on an annual basis

Machars Churches Food Bank supported by church members and wider community.

DEC appeals

Fund Raising Events

Under normal circumstances most of the fund raising effort would be centred on the charity shop where a percentage of the net revenue is given to various local groups and other worthy causes.

Trustees' Annual Report Year ended 31 December 2024

Financial Review

Unrestricted voluntary income is lower than in 2023, due to an overpayment of gift aid refunds from HMRC in 2023 that was paid back in 2024. Income from fund raising activities was also slightly lower. Investment income has increased slightly from the 2023 level. Unrestricted expenditure was down by nearly 30% mainly due to a reduction in the contribution to Ministries & Mission. Grant income of £106,333 was received in respect of repairs to the church tower, of this £17,165 had been spent by the end of the year. Following the union of Whithorn Priory Church with Glasserton and the Isle of Whithorn £69,793 was transferred to these accounts. Total funds as at 31st December were £233,683 of which £93,090 is restricted.

Reserves Policy

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 £140,594, which represents approximately four years expenditure.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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. 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.

Approved by the Trustees and signed on their behalf,

Session Clerk

Date

Jane Goudy
15 March 2025

Whithorn: St Ninian's Priory Church of Scotland

SC016881

Independent Examiner's Report to the Trustees of Whithorn: St Ninian's Priory Church

We report on the accounts for the charity for the year ended 31st December 2024 which are set out under the Receipts and Payments Accounts.

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 our responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to our attention.

Basis of independent examiner's statement

Our 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 we 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 accounts for the year ended 31 December 2024, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44(1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006
 - 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.

CA McQuistan

Caroline McQuistan
Old Schoolhouse
Carsluith
Newton Stewart
DG8 7DT

Date 27th March 2025

Receipts and Payments Account**Year ended 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts						
Donations	3	26,900	1	0	26,901	34,934
Legacies		1,000	0	0	1,000	0
Grants		0	106,333	0	106,333	0
Loan received		0	0	0	0	0
Activities for Generating Funds		11,427	0	0	11,427	11,781
Bank & Deposit interest		63	66	0	129	84
Investment income		364	0	0	364	322
		39,754	106,400	0	146,154	47,120
Rental of premises		805	0	0	805	695
Gain on revaluation of investments		5,304	0	0	5,304	1,130
Congregational Union Transfer		69,793	0	0	69,793	0
Other Receipts		620	0	0	620	1,240
Total Receipts		116,275	106,400	0	222,675	50,185
Payments	4					
Costs of generating funds		4,699	0	0	4,699	7,024
Charitable activities		24,537	17,165	0	41,701	37,248
Governance costs		0	0	0	0	0
Loss on revaluation of investments		0	0	0	0	0
Total Payments		29,236	17,165	0	46,400	44,272
Excess of Receipts		87,039	89,236	0	176,275	5,913
Transfers					0	0
Excess of Receipts		87,039	89,236	0	176,275	5,913

Statement of Balances**At 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		53,554	3,854	0	57,409	51,495
Movement in year:						
Excess of Receipts over Payments for the year		87,039	89,236	0	176,275	5,913
Transfers		0	0	0	0	0
Carried forward		140,594	93,090	0	233,683	57,409

Investments at market value**General Account**

Church of Scotland Investor's Growth Fund

2,628 Units @ £6.38 as at 31.12.24

1,440 Units @ £6.38 as at 31.12.24

Fabric Account

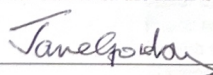
Church of Scotland Investor's Growth Fund


5,557 Units @ £6.38 as at 31.12.24

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Church of Scotland Investor's Growth Fund					
2,628 Units @ £6.38 as at 31.12.24	16,767			16,767	15,321
1,440 Units @ £6.38 as at 31.12.24	9,187			9,187	0
Fabric Account					
Church of Scotland Investor's Growth Fund					
5,557 Units @ £6.38 as at 31.12.24	35,464			35,464	0
	61,418	0	0	61,418	15,321

The accounts were approved by the Kirk Session and Financial Board on 15 March 2025

For and on behalf of the Kirk Session and Financial Board


Session Clerk


Treasurer

Statement of BalancesNotes to the Accounts1. **Trustee Remuneration and Related Party Transactions**

Two trustees, received reimbursement for expenses paid on behalf of the Priory. No other trustee received any monies. The minister received a stipend from the Church of Scotland - Whithorn: St Ninian's Priory Church, contributed a net figure of £18,631 to the Church of Scotland Ministries and Mission fund, 87% of which is designated for Parish Ministries, which includes ministers' stipends.

2. **Movements in Funds**

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
Unrestricted funds					
General Fund	24,720	80,748	29,236		76,232
Designated Fabric Fund	14,456	35,465		0	49,921
Designated Manse Maintenance Fund	4,499	63	0	0	4,561
	43,674	116,275	29,236	0	130,714
Restricted funds					
Special Projects Fund	13,734	106,400	17,165		102,970
	13,734	106,400	17,165	0	102,970
Total funds	57,409	222,675	46,400	0	233,683

Purposes of Endowment Funds

There are no endowment funds held by the church.

Purposes of Restricted Funds

Special Projects Fund: The Trustees have set aside funds for major works to the Church property.

Purposes of Designated Funds

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

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	£	£	£	£	£
3. Analysis of Donations					
FWO Scheme (non Gift Aid)	759			759	487
Gift Aid Donations	11,130			11,130	12,132
Tax Recovered on Gift Aid Donations	456			456	8,547
Ordinary Offerings (Open Plate)	12,002			12,002	10,082
Other Offerings, Donations etc.	2,553	1		2,554	3,686
	26,900	1	0	26,901	34,934
4. Analysis of Payments					
Costs of generating funds					
Donation envelopes	210			210	309
Charity Shop costs	4,489			4,489	4,430
Sales merchandise	0			0	2,285
Outreach Events	0			0	0
	4,699	0	0	4,699	7,024
Charitable activities					
Ministries & Mission allocation	9,193			9,193	18,398
Presbytery dues	0			0	555
Minister's travel expenses	1,606			1,606	1,319
Minister's expenses	499			499	181
Pulpit supply	373			373	200
Organ & music	0			0	0
World Mission	0			0	0
Manse repairs & maintenance	520			520	1,895
Council tax	3,507			3,507	1,730
Heat & light	2,296			2,296	3,285
Water Charges & Insurance	2,191			2,191	2,091
Fabric repairs & maintenance	2,385	17,165		19,550	4,399
Church office expenses	686			686	566
Stationery, printing, phone & postage	650			650	302
Charity Shop disbursements	0			0	830
Special Collections disbursements	184			184	1,327
Other expenses	447			447	171
	24,537	17,165	0	41,701	37,248

Notes to the Accounts (continued)

4. Analysis of Payments (cont.)

Governance costs

Independent examiner's fees	0	0	0
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Other payments

Purchase of assets	0	0	0
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Purchase of investments	0	0	0
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Total payments

	0	0	0	0
	29,236	17,165	0	46,400
				44,272

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 £31,642 and the maximum stipend (after 5 years) £38,884.

6. Fund Raising Initiatives

	2024 £	2023 £
Charity shop	9,581	10,492
After service & Thurs. am. Coffees	461	579
Sales table	835	680
Adverts in church magazine	550	30
	<u>11,427</u>	<u>11,781</u>

7. Fund Raising for Third Parties

Funds are raised for external organisations with the disbursements identified below

	2024 £	2023 £
UNICEF Jars of grace	184	126
DEC Turkey earthquake appeal		446
Scripture Union		
C of S Faith Impact Forum Ukraine		
Lady Haig Poppy Appeal		92
Machars Churches Food bank		162
Machars Churches Food bank from Lions Club		500
Charity shop disbursements (five recipients)		830
	<u>184</u>	<u>2,157</u>

APPENDIX

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit balances held at 31 December at cost	26,094	5,672
Market value of balances at 31 December	61,418	15,321
<u>DEPOSIT ACCOUNT</u>		
Credit balances held at 31 December at cost	58,684	54,416
Market value of balances at 31 December	58,684	54,416