

Parish Of Penninghame (Church of Scotland)

Scotland · Charity number SC031847

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	2001-07-09
Register	View on the OSCR register

Contact

Address	9 Auchendoon Road Newton Stewart Dumfries and Galloway DG8 6HY
Website	www.penninghameparish.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: 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 cooperates with other churches in various ecumenical bodies in Scotland and beyond.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: Advancement of religion

Geography

- **Main operating location:** Dumfries And Galloway
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£146,920	£120,487	-	3
2024-12-31	£115,897	£120,611	-	2
2023-12-31	£152,050	£94,742	-	3
2022-12-31	£96,206	£101,277	-	3
2021-12-31	£91,230	£84,080	-	3
2020-12-31	£86,894	£83,907	-	3

Parish Of Penninghame (Church of Scotland)

Scotland - Charity number SC031847

Accounts

**Parish of Penninghame
(Church of Scotland)**

RECEIPTS AND PAYMENTS ACCOUNTS

at

31st December 2025

Congregation No: 090515

Charity No: SC031847

Reference and Administrative Information

Charity Name: Parish of Penninghame (Church of Scotland)
Charity Registration No: SC031847
Congregation Reference No: 090515
Contact Address: 9, Auchendoon Road
Newton Stewart
Wigtownshire
DG8 6HY

Trustees:

Kirk Session

Rev. Edward Lyons	
Mrs J Burns	Mrs P McGettigan
Mr K Chambers	Mrs S McIlwraith
Mrs H Crawford	Mrs I Milroy
Mrs S Denwood	Mrs N McNally (ordained 14 September 2025)
Mr R Ekern	Mrs S Ogilvie
Mr J Lindsay	Mrs W Scott
Mrs C Lyons	Mrs J Warnock (joined Session 14 September 2025)
	Mrs M Whiteside (joined Session 14 September 2025)

Moved away 9 June 2025	Mr D Kain
Became elder emeritus 19 November 2025	Mrs I Hunter
Became elder emeritus 19 November 2025	Mr J Hunter

Principal Office-Bearers

Minister: Rev. Edward D Lyons BD MTh
Session Clerk: Mrs Jenny Burns
Treasurer: Mrs Pauline J Ekern

Independent Examiner:

Mr John Simpson FCA,
Montpelier Professional (Galloway) Ltd., 1 Dashwood Square
Newton Stewart DG8 6EQ

Bankers

Bank of Scotland
37 Albert Street, Newton Stewart, DG8 6EF

Trustees' Annual Report
Year ended 31st 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, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets four times a year and at other times as required, is responsible for the spiritual and temporal affairs within the Church. Committees are established for Administration, Charities & Welfare, Finance, Outreach & Nurture, and Property. In addition, there is now a Pastoral Care Team. All are convened by a Session Member, and reports are presented to the full Session.

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.

Penninghame St John's promotes the Christian faith through worship and outreach and serves the community of Newton Stewart and surrounding area. Morning worship takes place in Penninghame St John's every Sunday at 10.30am and these services are recorded and uploaded onto Penninghame St John's YouTube channel, website and Facebook page. Gathering songs are performed by a small group of singers and musicians at the beginning of morning worship and the choir perform throughout the year at Easter, Remembrance Sunday and Nine Lesson and Carols services. A monthly evening service called the Gathering, Young People and Schools, weekly Sunday Club, Bible Studies, Morning Prayer and Prayers for Peace all take place. Regular Men's Breakfasts and Fellowship Dinners are held in local venues and are an opportunity to enjoy fellowship and support local businesses. A group for young people aged Primary 7 to Secondary age meet for pizza and games evenings and monthly activity nights in conjunction with Barcaple Abernethy Trust.

Public benefit

The trustees have referred to the guidance contained in the Office of the Scottish Charity Regulator's general guidance on public benefit when reviewing their objectives and in planning their future activities. In particular, the trustees consider how planned activities will contribute to the objectives they have set.

Trustees Annual Report (cont.)
Year Ended 31st December 2025

Achievements and Performance

As of 31st December 2025, the Communion Roll stood at 310 members, no weddings and 21 funerals were conducted during the year. The Sunday Club has 32 children enrolled and the Guild continues with 20 members.

A week-long Holiday Club was held in July with 80 children registered for the week with a peak attendance of between 50-60. A new "mocktail evening" mid-week provided an opportunity for meaningful contact with parents and an enjoyable family ceilidh and barbeque rounded off a very successful week.

Over 200 people gathered at the opening of the Christmas Tree Festival which ran during Advent weekends. 70 trees were on display with contributors ranging from individuals, charities, groups, organisations and local businesses.

Copies of the church magazine are delivered to every church member to let them know about the life of the church.

The Kirk Session donated a £300 bursary to one local student from the McLean bursary. A crisis relief donation of £140 for two nights' accommodation for a homeless person through a Bequest Fund.

The congregation supports local and international charities. Donations have been sent to Christian Aid, the Church of Scotland's World Mission Council. The Christmas Tree Festival in December raised £1,192 for Bethany Christian Trust. The congregation continues to support the Machars Churches' Basics Bank which provides vital support for those struggling with the cost of living crisis.

The church was used as a venue by the Guild for their Big Sing, by the Newton Stewart Music Festival showcasing young musicians and Creetown Silver Band.

Future

It is anticipated that funds might need to be raised to repair the tower and freshen the paint of the hall and sanctuary. A 5-year plan has been drawn up to refurbish the Manse to be funded from Reserves.

Financial Review

The major source of funding continues to be through weekly offerings and regular giving. Gift Aid continues to be the main source of congregational giving along with tax reclaimed on Gift Aid. There has been a gradual increase in the amount of donations received this year across all types of giving.

An Unrestricted Legacy was received from the estate of Miss Marion Deacon Deceased in the sum of £34,000. This sum has been invested with the Church of Scotland Investors Trust in a General Purpose Deposit Fund named Deacon Legacy. The church also benefited from two other smaller unrestricted legacies.

By the end of 2025 we were able to use £4,100 from the General Fund towards water ingress repairs in the church and £2,600 towards repair and redecoration of the Manse. We ended the year with a surplus, an unrestricted Excess of Payments over Receipts of £24,715 (2024: deficit of £4,838). An overall Excess of Payments over Receipts surplus of £26,431 (2024: deficit of £4,714) was made during this financial year.

Reserves Policy

At the end of the year the Church increased its unrestricted cash funds to £102,044 (2024: £77,329). We have also been able to finish the year with a balance of £23,850 in General Purpose Reserve Funds (2024: £18,850) with £32,515 held in a separate unrestricted Reserve Funds purpose entitled 'Nelson Legacy' and £34,000 in another unrestricted Reserve Fund entitled 'Deacon Legacy'. Our aim is to keep the working balance in Reserve Funds to a figure of not less than £12,000 during 2025.

Refurbishment of the kitchen in the hall, was approved by the Kirk Session in November 2024, and capped at £15,000. A further £3,000 was required to finish the project. £13,000 was funded by the 'Nelson legacy' and £5,000 from the General Fund.

At the end of the year the Church & Guild holds £4,786 (2024: £3,070) of restricted and endowment funds which have been provided for the purposes specified in Note 3. In addition to cash funds, the Church also holds unrestricted investments with a market value at the year end of £437,194 (2024: £424,527), as described in Note 4, and restricted investments with a market value at the year end of £14,374 (2024: £13,958).

At the end of 2025, the Trustees designated £2,500 for Outreach work and £1,500 for Congregational Organisational work. The designated Manse Allowance Fund has been allocated £1,200 for 2026.

Investment Power and Policy

The Bennan Trust (38,384 units) and Bequest Endowment Funds (1,262 units) have been invested in an Income Fund with The Church of Scotland's Investors' Trust, a fund which aims to provide investors with a high and sustainable income with funds invested predominantly in fixed interest bonds and operated on a unitised basis. The Income Fund is professionally managed by Royal London Asset Management based in London. Distributions from the Income Fund are made in March and September, but they are effectively three months in arrears from the periods in which they have been accrued. Consequently, the income accrued in the Fund in the first half of a calendar year determines the distribution made in September and the income received in the second half of a year determines the payment made in the following March. Investment Income received this year was £23,788 (2024: £25,641).

In the 12-month period to September 2025, the Income funds delivered a total return of 7.58% which outperformed its benchmark of 3.70%. This fund continues to deliver returns over the long term which are better than that of the benchmark against which the Fund is measured.

The Trustees, having regard to the liquidity requirements of the Church finances, have kept available Reserve Funds in an interest-bearing Deposit Fund with The Church of Scotland Investors' Trust. Deposits are moved between the Reserve Fund and General Account on an as required basis so as to keep a working balance in the General Account at all times. The Fund is professionally managed by Thomas Miller Investment Limited, based in London and Edinburgh. The Fund's aim is to provide investors with competitive rates of interest, while preserving nominal capital values. Deposits are repayable on demand with interest calculated quarterly in arrears, paid gross in May and November and closely track interest received by the Trust. Deposit Fund interest received this year was £2,724 (2024: £1,863).

Statement of Trustees' Responsibilities Year ended 31st December 2025

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 asset.

J.M. Burns J Burns

Date: 25 March 2026

Session Clerk

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

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 9 to 16.

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

My 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 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.



John Simpson F.C.A.
Chartered Accountants Ireland
Montpelier Professional (Galloway) Limited
1 Dashwood Square
Newton Stewart
DG8 6EQ

Date: 26/3/26

Parish of Penninghame (Church of Scotland)
 Receipts & Payments Account
 Year Ended 31st December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts					
Donations (see Note 1)	70,603	1,414	0	72,017	81,067
Legacies	36,000	0	0	36,000	0
Activities for Generating Funds	0	0	0	0	0
Bank & Deposit Interest	2,716	0	8	2,724	1,863
Investment Income	23,031	0	757	23,788	25,641
	132,349	1,414	765	134,529	108,571
Rental of premises (see Note 6)	5,437	0	0	5,437	6,586
Sale of investments	0	0	0	0	0
Grants	104	400	0	504	121
Third Party Collections	2,357	0	0	2,357	0
Other Receipts (see Note 7)	0	0	0	0	0
Penninghame Guild	0	432	0	432	619
Kitchen Fund	1,000	2,423	0	3,423	0
Faith in Action	239	0	0	239	0
TOTAL RECEIPTS	141,486	4,669	765	146,920	115,897
Payments (see Note 2)					
Cost of generating funds	108	0	0	108	129
Charitable activities	114,934	3,191	440	117,565	118,336
Penninghame Guild	0	87	0	87	700
Governance costs	1,080	0	0	1,080	1,332
Purchase of Equipment	1,649	0	0	1,649	114
TOTAL PAYMENTS	116,771	3,278	440	120,487	120,611
Excess of Receipts over Payments					
for the year before transfers	24,715	1,391	325	26,431	(4,714)
Transfers (unrestricted to restricted)	0	0	0	0	0
Excess of Receipts over Payments for the year	24,715	1,391	325	26,431	(4,714)

Parish of Penninghame (Church of Scotland)
Statement of Balances
As at 31st December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>					
Bank & Deposit Balances brought forward	77,329	859	2,211	80,399	85,113
Movement in year:					
Excess of Receipts over Payments for the year	24,715	1,391	325	26,431	(4,714)
Bank & Deposit Balances carried forward	102,044	2,250	2,536	106,830	80,399
<u>Investments at market value</u>					
Bequest Funds	0	0	14,374	14,374	13,958
Bennan Trust	0	0	437,194	437,194	424,527
	0	0	451,568	451,568	438,485
<u>Assets</u>					
Funeral (December)	0	0	0	0	0
HMRC (Gift Aid tax to recover)	990	0	0	990	1,302
Grant (LP of Worship)	0	0	0	0	0
HMRC (PAYE debtor)	63	0	0	63	0
	1,053	0	0	1,053	1,302
<u>Liabilities</u>					
A McDowall Electrical Work	4,834	0	0	4,834	0
	4,834	0	0	4,834	0

The accounts were approved by the Kirk Session on 25th March 2026.

For and on behalf of the Kirk Session

J. M. Burns. Jenny Burns, Session Clerk

PEER Pauline J Ekern, Treasurer

Parish of Penninghame (Church of Scotland) - Notes to the Accounts

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
1. Analysis of Donations					
Gift Aid Donations	34,900	0	0	34,900	42,163
Tax Recovered on Gift Aid	9,635	0	0	9,635	12,199
FWO Scheme (non Gift Aid)	2,312	0	0	2,312	3,074
Ordinary Offerings (Open Plate)	16,301	0	0	16,301	15,699
Other offerings, Donations, etc.	3,855	0	0	3,855	6,700
National Giving Day	0	0	0	0	0
Congregational organisation	0	110	0	110	447
Outreach	0	1,304	0	1,304	785
Stewardship Donations	3,600	0	0	3,600	0
	70,603	1,414	0	72,017	81,067
2. Analysis of Donations					
Cost of Generating Funds					
Fund raising expenses	0	0	0	0	7
Offering envelopes	108	0	0	108	122
	108	0	0	108	129
Charitable activities					
Giving to Grow	51,362	0	440	51,802	48,436
Presbytery dues	2,044	0	0	2,044	1,505
Minister's expenses	3,295	0	0	3,295	3,097
Pulpit supply	0	0	0	0	0
Other staffing costs	9,323	0	0	9,323	8,914
Fabric repairs & maintenance	9,974	1,501	0	11,475	23,471
Council tax	3,205	0	0	3,205	2,951
Heat & light	11,801	0	0	11,801	14,906
Insurance	4,725	0	0	4,725	4,328
Other building costs	6,844	100	0	6,944	116
Organ and music	1,196	0	0	1,196	836
Printing & stationery	2,429	0	0	2,429	3,317
Congregational organisations	1,136	110	0	1,246	1,361
Outreach	2,294	1,320	0	3,614	3,226
Expenses - Other	4,216	0	0	4,216	1,962
Rental Refunds	90	0	0	90	0
Youth Group Expenses	0	160	0	160	0
	113,935	3,191	440	117,565	118,336
Penninghame Guild	0	87	0	87	700
Governance Costs					
Independent examiner's fees	1,080	0	0	1,080	1,332
Other payments					
Purchase of Equipment	1,649	0	0	1,649	114

3. Movement in Funds	As at 1st January				As at 31st
	2025	Receipts	Payments	Transfers	December
Unrestricted Funds	£	£	£	£	2025
					£
General Fund	12,950	106,486	(104,056)	(4,197)	11,183
General Savings Account	14	0	0	0	14
Reserve Fund	18,850	0	0	5,000	23,850
Nelson Legacy	45,515	0	0	(13,000)	32,515
Des. Con. Organisation Fund	0	0	(1,136)	1,136	0
Designated Outreach Fund	0	0	(2,294)	2,294	0
Designated Manse Allowance Fund	0	0	(718)	1,200	482
Kitchen Project Fund	0	1,000	(8,567)	7,567	0
Deacon Legacy	0	34,000	0	0	34,000
	77,329	141,486	(116,771)	0	102,044
Restricted Funds					
Congregational Organisations Fund	0	110	(110)	0	0
Outreach Fund	0	1,457	(1,320)	0	137
Kitchen Project Fund	0	2,670	(1,601)	0	1,069
Congregational Youth Fund	600	0	(160)	0	440
Penninghame Guild Fund	259	432	(87)	0	604
	859	4,669	(3,278)	0	2,250
Endowment Funds					
McLean Bequest	680	400	(300)	0	780
Douglas Mortification Trust	535	204	(140)	0	599
Ewart Bequest	37	8	0	0	45
Kelly Bequest	153	20	0	0	173
Kerr Bequest	805	133	0	0	938
	2,211	765	(440)	0	2,536
TOTAL FUNDS	80,399	146,920	(120,489)	0	106,830

Purposes of Unrestricted Funds

General Fund: Funds used for the day-to-day income and expenditure of the church and to receive and pay out collections to selected charities.

General Savings Account - short term deposit account.

Reserve Fund: to hold any surplus funds generated by the church for use in future projects and to move in and out of the General Funds to maintain a working balance.

Nelson Legacy: Spending to be decided by Kirk Session.

Kitchen Project fund: Funds for the purchase of small appliances and equipment in the kitchen.

Deacon Legacy: Spending to be decided by Kirk Session.

Purposes of Designated Funds

Congregational Organisations Fund: Funds set aside by the Trustees for the work carried out by Church organisations.

Outreach Fund: Funds set aside by the Trustees for the work of the Church within the wider local community.

Manse Allowance Fund: Funds set aside by the Trustees for the purpose of ongoing redecoration and small repairs, and the replacement of minor fixtures and fittings at the Manse.

Purposes of Restricted Funds

Congregational Organisations Fund: Donations given specifically for work carried in church organisations such as Sunday Club.

Outreach Fund: Donations given specifically for the work of the church within the wider community.

Kitchen Project Fund : Donations given specifically for purchase of small appliances and equipment in new Hall kitchen.

Youth Fund: to provide social activities for secondary school aged members of Sunday Club.

Penninghame St John's Guild Fund: to be used for Guild income and expenditure purposes and to receive and pay out collections to selected charities.

Purposes of Endowment Funds

McLean Bequest: assisting those schooled in the parish, as bursaries during Arts and Divinity courses at any Scottish University.

Douglas Mortification Trust: for the benefit of the poor in Penninghame Parish as directed in its original Trust Deed.

Ewart Bequest: providing coals to the poor of the parish.

Kelly Bequest: providing annual entertainment for the poor of the parish.

Kerr Bequest: to benefit the sick and ailing of the parish.

It was proposed and agreed that the purposes of the Bequest Fund be adopted as follows, as being complicit with OSCR's definition of "Relief of Poverty: Financial, Emotional and Physical Needs" ie utility costs, emergency overnight accommodation, transport to and from church, uniforms, winter coats and shoes, transport to relatives or hospital.

All the above funds are allocated at the sole discretion of the Minister of the parish up to £100.

4. Investment Income

In 2010 the Congregation became the beneficiary of the income from the Bennan Trust, whose capital comprises a holding of 4% Consolidated Loan Stock and a holding of 3.5% War Stock. On inception the holdings had a market value of £315,534. There is provision for the Trust to be brought to an end in 2060 in favour of the Parish of Penninghame, failing which, the General Trustees of The Church of Scotland. In early 2015 the Government redeemed both of the above holdings and the Trustees of The Bennan Trust have now reinvested the capital in the Income Fund of The Church of Scotland Investors' Trust.

The distribution of income in this Income Fund was paid at the rate of 30 per unit (ppu) in March and September

The Deposit Fund has been affected by the slow decline in the Bank of England base rates since August 2024. Reflecting this, the interest rate paid by the fund for the quarter to September 2025 was 4.09%, down from the 4.33% paid in the quarter to June 2025.

5. Analysis of Congregational Organisation and Outreach Funds

<u>Congregational Organisations</u>	Receipts	£	£	Payments	£	£	2025 Net Cost £	2024 Net Cost £
Bible Study Groups		0		Books		286	(286)	(62)
Sunday Club	Donations	50	50	Prizes	458			
				Activity materials	44			
				Gifts & presents	171			
				Hall hire (Xmas party)	30			
				Summer outing	35			
				Hall Hire (during kitchen refurb)	162	900	(850)	(633)
Choir		60	60	Music sheets	60	60	0	
Psalms & Stretches		0					0	(219)
			110			1,246	(1,136)	(914)
<u>Outreach</u>	Surplus B/F						Surplus C/F	
Wreath Making	Donations	384	384	Materials		362	22	0 (5)
Holiday Club	Donations	310		Activity materials & Flyers	1,198			
	Grant	400	710	Refreshments	715			
				Ceilidh band	350	2,263	(1,553)	(2,018)
Wooly Weds Knitting	Donation	60	60	Heat & Light	60	60	0	0
Saturday Social			0				0	(25)
Fellowship Dinner	Donations	263	263	Catering	148	148	115	0 0
Christmas Tree Festival			0	Mince pies	54			
				Band	50			
				Posters & covers & serviettes	50	154	(154)	(154)
Alpha Course	Donations	40	40	Day out/catering/books	542	542	(502)	(239)
Shield for Minnigaff School Sports			0	Shield for School Sports	84	84	(84)	0
			1,457			3,614	137	(2,294) (2,441)

6. Contributions to Costs (Rental of Premises)

	2025		2024	
	No.	£	No.	£
Funerals	15	3,030	26	4090
Weddings	0	0	1	0
Hall Lets	29	2,317	31	2496
		<u>5,347</u>		<u>6,586</u>

7. Other Receipts

£

0

8. Collections for Third Parties

	£	£
	2025	2024
Penninghame Church		
Eggshell Cambodia	424	246
Christian Aid	552	809
Bethany Trust	1142	1966
World Mission	239	289
	<u>2,357</u>	<u>3,310</u>

9. Minister' s Stipend

All Church of Scotland congregations contribute to the Giving to Grow Fund which bears the cost of all ministers' stipends and employers' 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 £31,642 and the maximum stipend (in the 5th and subsequent years of service) £38,884.

10. Trustee Remuneration and Related Party Transaction

During the year one Trustee received reimbursement of expenses incurred totalling £6,048 for Council Tax, telephone and travel costs. The total amount of unrestricted donations made by Trustees during the year amounts to £7,755. During the year, a close family member of Mr K Chambers (Trustee) received £1,700 as relief organist. There were no further related party transactions during the year.

Charity Trustee Liability Insurance is provided by our policy with Church of Scotland Insurance Services Ltd, wholly owned by the General Trustees of the Church of Scotland.

Actual 2025		Offerings		Budget 2026
	34,900	Gift Aid Donations	33,249	
	9,635	Tax Recovered on Gift Aid	10,265	
	2,312	WFO Scheme (non Gift Aid)	6,018	
	16,301	Ordinary Offerings (Open Plate)	15,605	
72,017	<u>8,869</u>	Other offerings, Donations, etc.	<u>4,055</u>	69,192
		Ordinary Income		
	5,347	Contributions to Costs	5,709	
	23,788	Investment income	23,000	
	2,724	Bank & deposit interest	4,040	
	504	Grants	2,500	
		Exceptional fundraising		
104,380	<u>32,363</u>	Other receipts		<u>35,249</u>
		Expenditure		104,441
	108	Cost of Generating Funds	110	
	0	Fundraising Expenses		
		<u>National Ministry</u>		
	51,362	Giving to Grow	54,140	
53,514	<u>2,044</u>	Presbytery Levy	<u>1,500</u>	56,750
		<u>Local Staffing Costs</u>		
	3,295	Minister's Expenses	3,800	
	0	Pulpit Supply	0	
12,618	<u>9,323</u>	Salaries: Ch. Off/Organist/Cleaner	<u>9,532</u>	13,332
		<u>Building Costs</u>		
	18,419	Fabric repairs and Maintenance	14,200	
	11,801	Heating & Lighting	12,113	
	7,930	Insurance & Council Tax	8,630	
38,475	<u>325</u>	Cleaning materials	<u>229</u>	35,172
		<u>Other Local Costs</u>		
	1,144	Kirk Session Expenses	640	
	1,196	Organ and music	1,310	
	2,429	Printing & Stationery	1,780	
	428	Telephone & Postage	540	
	1,136	Congregational Organisations	1,500	
	2,294	Outreach	2,500	
	717	Manse Allowance	1,683	
	13,560	Other Expenses	706	10,659
	<u>118,167</u>			<u>115,913</u>
	1,080	Governance Costs	1,488	
119,247	<u>0</u>	Loan Repayment		0
21,000		Transfers to Reserves		0
6,133		Net Income		-12,960

Parish Of Penninghame (Church of Scotland)

Scotland - Charity number SC031847

Accounts

**Parish of Penninghame
(Church of Scotland)**

RECEIPTS AND PAYMENTS ACCOUNTS

at

31st December 2024

Congregation No: 090515

Charity No: SC031847

Reference and Administrative Information

Charity Name: Parish of Penninghame (Church of Scotland)

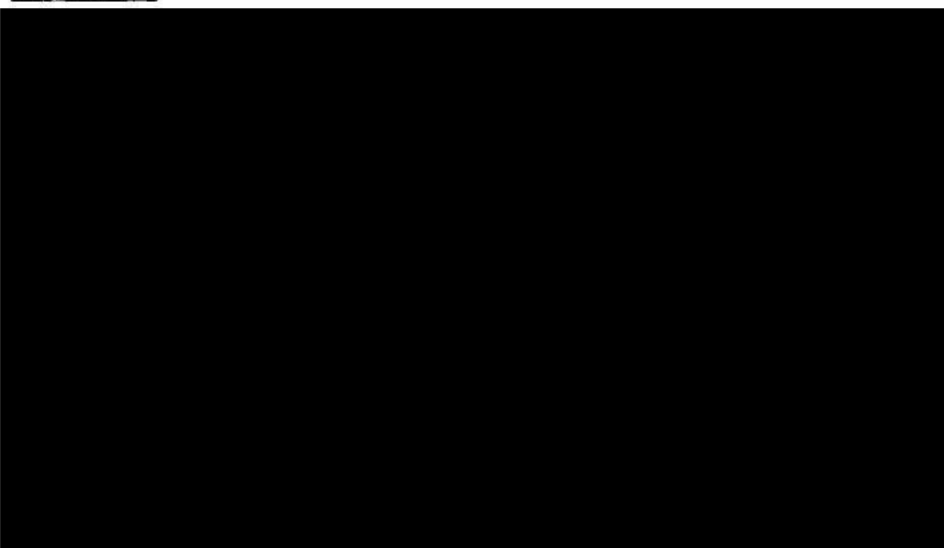
Charity Registration No: SC031847

Congregation Reference No: 090515

Contact Address: 9, Auchendoon Road
Newton Stewart
Wigtownshire
DG8 6HY

Trustees:

Kirk Session



Principal Office-Bearers

Minister:

Session Clerk:

Treasurer:



Independent Examiner:



Montpelier Professional (Galloway) Ltd., 1 Dashwood Square
Newton Stewart DG8 6EQ

Bankers

Bank of Scotland
37 Albert Street, Newton Stewart, DG8 6EF

**Trustees' Annual Report
Year ended 31st December 2024**

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, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets four times a year and at other times as required, is responsible for the spiritual and temporal affairs within the Church. Committees are established for Administration, Charities & Welfare, Finance, Outreach & Nurture, and Property. In addition, there is now a Pastoral Care Team. All are convened by a Session Member, and reports are presented to the full Session.

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.

Penninghame St John's promotes the Christian faith through worship and outreach and serves the community of Newton Stewart and surrounding area. Morning worship takes place in Penninghame St John's every Sunday at 10.30am and these services are recorded and uploaded onto Penninghame St John's YouTube channel, website and Facebook page. Gathering songs are performed by a small group of singers and musicians at the beginning of morning worship and the choir perform throughout the year at Easter, Remembrance Sunday and Nine Lesson and Carols services. A monthly evening service called the Gathering, Young People and Schools, weekly Sunday Club, Bible Studies, Morning Prayer and Prayers for Peace all take place. Regular Men's Breakfasts and Fellowship Dinners are held in local venues and are an opportunity to enjoy fellowship and support local businesses. A group for young people aged Primary 7 to Secondary age meet for pizza and games evenings and monthly activity nights in conjunction with Barcaple Abernethy Trust.

Public benefit

The trustees have referred to the guidance contained in the Office of the Scottish Charity Regulator's general guidance on public benefit when reviewing their objectives and in planning their future activities. In particular, the trustees consider how planned activities will contribute to the objectives they have set.

Trustees Annual Report (cont.)

Year Ended 31st December 2024

Achievements and Performance

As of 31st December 2024, the Communion Roll stood at 334 members, no weddings and 20 funerals were conducted during the year. The Sunday Club has 24 children enrolled and the Guild continues with 16 members.

A week-long Holiday Club was held in July with 80 children registered for the week with a peak attendance of 72 and around 12 teenagers coming along to the evening events. An enjoyable family ceilidh and barbeque rounded off a very successful week.

Over 200 people gathered at the opening of the Christmas Tree Festival which ran during Advent weekends. 77 trees were on display with contributors ranging from individuals, charities, groups, organisations and local businesses.

Copies of the church magazine are delivered to every church member to let them know about the life of the church.

The Kirk Session donated £150 bursaries to two local students from the McLean bursary. A crisis relief donation of £40 was made from Douglas Mortification fund for the poor and needy.

The congregation supports local and international charities. Donations have been sent to Christian Aid, the Church of Scotland's World Mission Council and £245.75 was donated to Eggshell Cambodia after they gave a presentation during morning worship about their work to protect vulnerable children in Cambodia. The Coffee Morning for Homelessness in January and the Christmas Tree Festival in December raised £1,966.30 for Bethany Christian Trust. The congregation continues to support the Machars Churches' Basics Bank which provides vital support for those struggling with the cost-of-living crisis.

The church was used as a venue by the Guild for their Big Sing and a successful fundraiser for Newton Stewart Music Festival showcasing young musicians.

Future

It is anticipated that funds will need to be raised to repair the tower. In November funds were approved to install a new commercial kitchen in the Hall. A 5-year plan has been drawn up to refurbish the Manse to be funded from Reserves.

Financial Review

The major source of funding continues to be through weekly offerings and regular giving. "Gift Aid" continues to be the main source of congregational giving along with tax reclaimed on Gift Aid. There has been a gradual increase in the amount of donations received this year across all types of giving. Funerals and weddings had no COVID restrictions, and the use of the hall offered fully to community groups.

By the end of 2024 we were able to use £5,000 from the General Fund towards the refurbishment of the new Hall kitchen. We ended the year with a deficit, an unrestricted Excess of Payments over Receipts of minus: £4,838 (2023: surplus £56,462). An overall Excess of Payments over Receipts deficit of minus: £4,714 (2023: surplus £57,308) was made during this financial year.

Trustees Annual Report (cont.)
Year ended 31st December 2024

Reserves Policy (cont.)

At the end of the year the Church decreased its unrestricted cash funds to £77,329 (2023: £82,167). We have also been able to finish the year with a balance of £18,850 in Reserve Funds (2023: £29,000) with £45,515 held in a separate unrestricted Reserve Funds purpose entitled 'Nelson Legacy'. Our aim is to keep the working balance in Reserve Funds to a figure of not less than £12,000 during 2024.

Refurbishment of the main bathroom in the Manse was approved by the Kirk Session in 2024 and capped at £7,000. The Minister offered to put the remainder of his 2023 Manse Allowance and all of his 2024 Manse Allowance towards this project which was financed from Reserve Funds.

At the end of the year the Church holds £3,070 (2023: £2,946) of restricted and endowment funds which have been provided for the purposes specified in Note 3. In addition to cash funds, the Church also holds unrestricted investments with a market value at the year end of £424,527 (2023: £420,689), as described in Note 4, and restricted investments with a market value at the year end of £13,958 (2023: £13,832).

At the end of 2024, the Trustees designated £2,000 for Outreach work and £1,500 for Congregational Organisational work. The designated Manse Allowance Fund has been allocated £1,200 for 2025.

Investment Power and Policy

The Bennan Trust (38,384 units) and Bequest Endowment Funds (1,262 units) have been invested in an Income Fund with The Church of Scotland's Investors' Trust, a fund which aims to provide investors with a high and sustainable income with funds invested predominantly in fixed interest bonds and operated on a unitised basis. The Income Fund is professionally managed by Royal London Asset Management based in London. Distributions from the Income Fund are made in March and September, but they are effectively three months in arrears from the periods in which they have been accrued. Consequently, the income accrued in the Fund in the first half of a calendar year determines the distribution made in September and the income received in the second half of a year determines the payment made in the following March. Investment Income received this year was £25,641 (2023: £19,823).

In the 12-month period to September 2024, the fund delivered a total return of 12.77% which outperformed its benchmark of 9.72%. This fund continues to deliver returns over the long term which are better than that of the benchmark against which the Fund is measured.

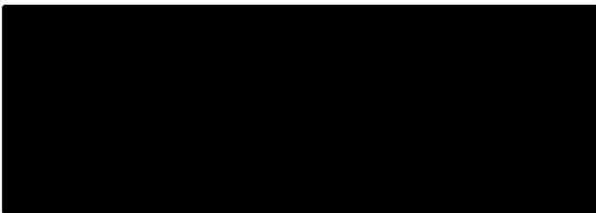
The Trustees, having regard to the liquidity requirements of the Church finances, have kept available Reserve Funds in an interest-bearing Deposit Fund with The Church of Scotland Investors' Trust. Deposits are moved between the Reserve Fund and General Account on an as required basis so as to keep a working balance in the General Account at all times. The Fund is professionally managed by Thomas Miller Investment Limited, based in London and Edinburgh. The Fund's aim is to provide investors with competitive rates of interest, while preserving nominal capital values

Deposits are repayable on demand with interest calculated quarterly in arrears, paid gross in May and November and closely track interest received by the Trust.

Deposit Fund interest received this year was £1,863 (2023: £1,219), although the legacy on deposit will have had an effect in the increased interest received.

Statement of Trustees' Responsibilities
Year ended 31st December 2024

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 asset.



Date: 12.3.25

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

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 8 to 14.

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.

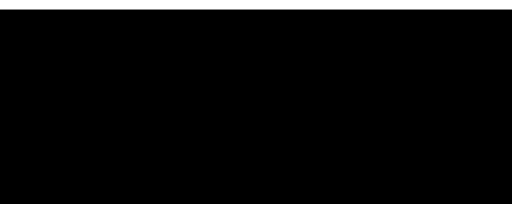
Basis of independent examiner's statement

My 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 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.



Chartered Accountants Ireland
Montpelier Professional (Galloway) Limited
1 Dashwood Square
Newton Stewart
DG8 6EQ

Date: 13/3/25

Parish of Penninghame (Church of Scotland)
 Receipts & Payments Account
 Year Ended 31st December 2024


	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Receipts					
Donations (<i>see Note 1</i>)	79,335	1,732	0	81,067	75,817
Legacies	0	0	0	0	45,515
Activities for Generating Funds	0	0	0	0	0
Bank & Deposit Interest	1,863	0	0	1,863	1,219
Investment Income	24,884	0	757	25,641	19,823
	<u>106,082</u>	<u>1,732</u>	<u>631</u>	<u>108,571</u>	<u>142,374</u>
Rental of premises (<i>see Note 6</i>)	6,586	0	0	6,586	8,887
Sale of investments	0	0	0	0	0
Grants	121	0	0	121	141
Presbytery M&Ms Discretionary Fund	0	0	0	0	0
Other Receipts (<i>see Note 7</i>)	0	0	0	0	0
Penninghame Guild	0	619	0	619	648
TOTAL RECEIPTS	<u>112,789</u>	<u>2,351</u>	<u>757</u>	<u>115,897</u>	<u>152,050</u>
Payments (<i>see Note 2</i>)					
Cost of generating funds	129	0	0	129	136
Charitable activities	116,052	1,932	352	118,336	91,859
Penninghame Guild	0	700	0	700	833
Governance costs	1,332	0	0	1,332	795
Purchase of Equipment	114	0	0	114	1,119
TOTAL PAYMENTS	<u>117,627</u>	<u>2,632</u>	<u>352</u>	<u>120,611</u>	<u>94,742</u>
Excess of Receipts over Payments					
for the year before transfers	(4,838)	(281)	405	(4,714)	57,308
Transfers (unrestricted to restricted)	0	0	0	0	0
Excess of Receipts over Payments					
for the year	<u>(4,838)</u>	<u>(281)</u>	<u>405</u>	<u>(4,714)</u>	<u>57,308</u>

Parish of Penninghame (Church of Scotland)
Statement of Balances
As at 31st December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<u>Bank & Deposit Balances</u>					
Bank & Deposit Balances brought forward	82,167	1,140	1,806	85,113	27,805
Movement in year:					
Excess of Receipts over Payments for the year	(4838)	(281)	405	(4,714)	57,308
Bank & Deposit Balances carried forward	<u>77,329</u>	<u>859</u>	<u>2,211</u>	<u>80,399</u>	<u>85,113</u>
<u>Investments at market value</u>					
Bequest Funds	0	0	13,958	13,958	13,832
Bennan Trust	0	0	424,527	424,527	420,689
	<u>0</u>	<u>0</u>	<u>434,521</u>	<u>438,485</u>	<u>434,521</u>
<u>Assets</u>					
Funeral (December)	0	0	0	0	0
HMRC (Gift Aid tax to recover)	1,302	0	0	1,302	1,480
Grant (LP of Worship)	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,302</u>	<u>1,683</u>
<u>Liabilities</u>					
Loan from General Trustees	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 12th March, 2025

For and on behalf of the Kirk Session

 Burns Jenny Burns, Session Clerk

 He Pauline J Ekern, Treasurer

Parish of Penninghame (Church of Scotland) - Notes to the Accounts

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
1. Analysis of Donations					
Gift Aid Donations	41,663	500	0	42,163	37,878
Tax Recovered on Gift Aid	12,199	0	0	12,199	10,230
FWO Scheme (non Gift Aid)	3,074	0	0	3,074	3,294
Ordinary Offerings (Open Plate)	15,699	0	0	15,699	15,194
Other offerings, Donations, etc.	6,700	0	0	6,700	8,590
National Giving Day	0	0	0	0	0
Congegational organisation	0	447	0	447	257
Outreach	0	785	0	785	374
	<u>79,335</u>	<u>1,732</u>	<u>0</u>	<u>81,067</u>	<u>75,817</u>
2. Analysis of Donatons					
Cost of Generating Funds					
Fund raising expenses	7	0	0	7	7
Offering envelopes	122	0	0	122	129
	<u>129</u>	<u>0</u>	<u>0</u>	<u>129</u>	<u>136</u>
Charitable activities					
Ministries & Mission allocation	48,436	0	0	48,436	46,437
Presbytery dues	1,505	0	0	1,505	1,505
Minister's expenses	3,097	0	0	3,097	3,031
Pulpit supply	0	0	0	0	0
Other staffing costs	8,914	0	0	8,914	12,547
Fabric repairs & maintenance	22,971	500	0	23,471	4,028
Council tax	2,951	0	0	2,951	2,880
Heat & light	14,906	0	0	14,906	7,253
Insurance	4,238	0	0	4,238	4,042
Other building costs	116	0	0	116	300
Organ and music	836	0	0	836	1,083
Printing & stationery	3,317	0	0	3,317	3,373
Loan repayments (inc. interest)	0	0	0	0	0
Congregational organisations	914	447	0	1,361	1,336
Outreach	2,441	785	0	3,226	1,709
Expenses - Other	1,410	200	352	1,962	2,335
	<u>116,052</u>	<u>1,932</u>	<u>352</u>	<u>118,336</u>	<u>91,859</u>
Penninghame Guild	0	700	0	700	833
Governance Costs					
Independent examiner's fees	1,332	0	0	1332	795
Other payments					
Purchase of Equipment	114	0	0	114	1,119

3. Movement in Funds	As at 1st January 2024	Receipts	Payments	Transfers	As at 31st December 2024
Unrestricted Funds	£	£	£	£	£
General Fund	6,930	112,777	(112,244)	5,487	12,950
General Savings Account	0	12	0	2	14
Reserve Fund	29,000	0	0	(10,150)	18,850
Nelson Legacy	45,515	0	0	0	45,515
Des. Con. Organisation Fund	0	0	(914)	914	0
Designated Outreach Fund	0	0	(2,441)	2,441	0
Designated Fabric Fund	22	0	(14)	(8)	0
Designated Manse Allowance Fund	700	0	(2,014)	1,314	0
	82167	112,789	(117,627)	0	77,329
 Restricted Funds					
Congregational Organisations Fund	0	447	(447)	0	0
Outreach Fund	0	785	(785)	0	0
Fabric Fund	0	500	(500)	0	0
Congregational Youth Fund	800	0	(200)	0	600
Penninghame Guild Fund	340	619	(700)	0	259
	1,140	2,351	(2,632)	0	859
 Endowment Funds					
McLean Bequest	589	392	(300)	0	681
Douglas Mortification Trust	383	204	(52)	0	535
Ewart Bequest	29	8	0	0	37
Kelly Bequest	134	20	0	0	154
Kerr Bequest	671	133	0	0	804
	1,806	757	(352)	0	2,211
 TOTAL FUNDS	 85,113	 115,897	 (120,611)	 0	 80,399

Purposes of Unrestricted Funds

General Fund: Funds used for the day to day income and expenditure of the church and to receive and pay out collections to selected charities.

Reserve Fund: to hold any surplus funds generated by the church for use in future projects and to move in and out of the General Funds to maintain a working balance.

Nelson Legacy: Unrestricted

Purposes of Designated Funds

Congregational Organisations Fund: Funds set aside by the Trustees for the work carried out by Church organisations.

Outreach Fund: Funds set aside by the Trustees for the work of the Church within the wider local community.

Fabric Fund: Funds set aside by the Trustees for specific repair and alteration projects to the Church, hall and Manse.

Manse Allowance Fund: Funds set aside by the Trustees for the purpose of ongoing redecoration and the replacement of minor fixtures and fittings at the Manse.

Purposes of Restricted Funds

Congregational Organisations Fund: Donations given specifically for work carried out church organisations such as Sunday Club.

Outreach Fund: Donations given specifically for the work of the church within the wider community.

Fabric Fund: Funds for specific repair and alteration projects to the Church.

Youth Fund: to provide social activities for secondary school aged members of Sunday Club.

Penninghame St John's Guild Fund: to be used for Guild income and expenditure purposes and to receive and pay out collections to selected charities.

Purposes of Endowment Funds

McLean Bequest: assisting those schooled in the parish, as bursaries during Arts and Divinity courses at any Scottish University.

Douglas Mortification Trust: for the benefit of the poor in Penninghame Parish as directed in its original Trust Deed.

Ewart Bequest: providing coals to the poor of the parish.

Kelly Bequest: providing annual entertainment for the poor of the parish.

Kerr Bequest: to benefit the sick and ailing of the parish.

It was proposed and agreed that the purposes of the Bequest Fund be adopted as follows, as being complicit with

OSCR's definition of "Relief of Poverty: Financial, Emotional and Physical Needs" ie utility costs, emergency overnight accommodation, transport to and from church, uniforms, winter coats and shoes, transport to relatives or hospital.

All the above funds are allocated at the sole discretion of the Minister of the parish.

4. Investment Income

In 2010 the Congregation became the beneficiary of the income from the Bennan Trust, whose capital comprises a holding of 4% Consolidated Loan Stock and a holding of 3.5% War Stock. On inception the holdings had a market value of £315,534. There is provision for the Trust to be brought to an end in 2060 in favour of the Parish of Penninghame, failing which, the General Trustees of The Church of Scotland. In early 2015 the Government redeemed both of the above holdings and the Trustees of The Bennan Trust have now reinvested the capital in the Income Fund of The Church of Scotland Investors' Trust.

The distribution of income in this Income Fund was paid at the rate of 30 per unit (ppu) in March and September which is back up to the level generated prior to the Covid pandemic.

The Deposit Fund has continued to benefit from increases in interest rates as the Bank of England Base Rate has increased. The annual rate rose to 5.07% for the quarter to 30th September 2024, compared to the same period in 2023 which was 4.8%

5. Analysis of Congregational Organisation and Outreach Funds

<u>Congregational Organisations</u>	Receipts	£	£	Payments	£	£	2024 Net Cost £	2023 Net Cost £
Bible Study Groups				Books		62	(62)	(142)
Sunday Club				Prizes	176			
				Activity materials	29			
				Gifts & presents	98			
				Hall hire (Xmas party)	30			
				Summer outing	300	633	(633)	(825)
Psalms and Stretches	Donations	447		Sessions		666	(219)	(112)
		447				1,361	(914)	(1,079)
<u>Outreach</u>								
Wreath Making	Donations	385		Materials		390	(5)	0
Holiday Club	Donations	347		Activity materials	1,749			
				Refreshments	266			
				Ceilidh band	350	2,365	(2,018)	(1,056)
Saturday Social		0		Quiz		25	(25)	
Christmas Tree Festival		0		Mince pies	54			
				Band	100	154	(154)	(192)
Alpha Course	Donations	53		Day out/catering/books		292	(239)	(88)
		785				3,226	(2,441)	(1,336)

6. Contributions to Costs (Rental of Premises)

	2024		2023	
	No.	£	No.	£
Funerals	20	4,090	26	5,980
Weddings	0	0	1	350
Hall Lets	31	2,496		2,557
		6,586		8,887

7. Other Receipts

£
0
<hr/>
0
<hr/>

8. Collections for Third Parties

	£	£
	2024	2023
Penninghame Church		
Guide Dogs for the Blind		255
Eggshell Cambodia	246	270
Christian Aid	809	569
Bethany Trust	1,966	1,930
World Mission	289	325
	<hr/>	<hr/>
	3,310	3,349
	<hr/>	<hr/>

9. Minister's Stipend

All Church of Scotland congregations contribute to the Giving to Grow Fund which bears the cost of all ministers' stipends and employers' 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 £31,642 and the maximum stipend (in the 5th and subsequent years of service) £38,884.

10. Trustee Remuneration and Related Party Transaction

During the year one Trustee received reimbursement of expenses incurred totalling £6,048 for Council Tax, telephone and travel costs. The total amount of unrestricted donations made by Trustees during the year amounts to £7,755. During the year, a close family member of ██████████ Chambers (Trustee) received £1,700 as relief organist. There were no further related party transactions during the year.

Charity Trustee Liability Insurance is provided by our policy with Church of Scotland Insurance Services Ltd, wholly owned by the General Trustees of the Church of Scotland.