

WIGTOWN PARISH CHURCH (Church of Scotland)

Congregation Number 090529

Scottish Charity No SC014552

Annual Accounts for the Year Ending 31 December 2024

ANNUAL REPORT & FINANCIAL STATEMENTS

For the Year Ended 31 December 2024

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TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2024

Reference & Administrative Information

Charity Name

Wigtown Parish Church (Church of Scotland)

Charity No

SC014552

Congregation Reference No

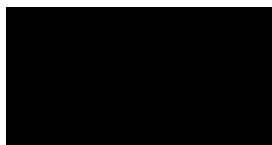
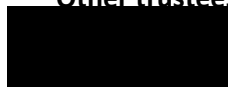
090529

Current Trustees**Kirk Session Members:****Principal Office Bearers:**

Minister

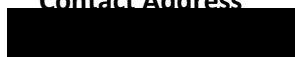
Church Treasurer

Session Clerk

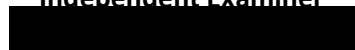
**Other trustees who served in the year**

— appointed March 2024, resigned January 2025

resigned January 2025

Contact Address

lebehill, Church Lane, Wigtown, Newton Stewart, DG8 9HT

Independent Examiner

LM Bookkeeping Services

8 Kings Road

Whithorn

Newton Stewart

DG8 8PP

Bankers

Bank of Scotland plc

37 Albert Street

Newton Stewart

DG8 6EG

TRUSTEES' ANNUAL REPORT

For the 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 and is a registered charity with OSCR. Granted charitable status from 09 December 1919. The Church is located in Wigtown and serves the Parish of Wigtown. It is a linked charge with the Parish of Kirkcowan.

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.

Organisation Structures

The Church is governed according to the Unitary Constitution. This is a change from the previous Model Deed Constitution. The Kirk Session, which is moderated by the Minister, meets around five times a year and is responsible for all matters spiritual and temporal within the church.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Wigtown Parish Church currently holds Services of Worship on Sunday mornings in the church building.

Fellowship evenings are held on Wednesday evenings, via Zoom, jointly with Wigtown Baptist Church.

We use Facebook and other electronic means to communicate the gospel and our Church activities with a wider audience.

Achievements & Performance

Each of the above groups reports as follows:

Sunday Morning Service

All are welcome. We gather together to worship God and learn from the Bible. We also hold less traditional, more family friendly Messy Church Services, e.g. Christingle Service. More of our members have become more actively involved in our Services and we are always looking at ways to engage with all of our members to encourage more active involvement.

TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2024

Achievements & Performance cont.

Sunday Morning Service cont.

Trained worship leaders lead our Sunday Worship in the absence of the minister. We now have a growing Sunday School called, 'God and Me Club' that meets in the Vestry and the Manse during the Sunday Morning Service. After the service we meet for a time of fellowship around refreshments. This is well supported and enjoyed by many.

Sunday Evening Service

We no longer provide a regular evening service. We actively encourage members to join with other local Churches when we do not provide an evening service.

Midweek Evening Fellowship

We now run a joint Wednesday Evening Fellowship group, via Zoom, with the local Baptist Church. We envisage a combination of online and in-person fellowship group meetings at various times and places in the future.

Use of Church Premises

Our buildings are used for Church, community and social events. The Church building is used regularly for funerals, weddings and occasional concerts. The building is open to the public, during weekdays from May to September.

The Church Hall is used by various groups throughout the year. This is currently being sold to the Wigtown and Bladnoch Community Initiative, who plan to keep it as a community use facility and will be making improvements to the building for a sustainable future.

We are also in conversation about the need to adapt our Church building to better meet our needs in the future.

Children's Ministries

Children's Ministry continues via Our Sunday morning 'God and Me Club' and our monthly Messy Church.

God and Me Club - There are eight core families with 17 children and young people between them in regular attendance. They often bring their friends and are encouraging other families along. We are thankful to be in a congregation that so welcomes our families and all the energy they bring with them. We have had numerous well received family services this year and the manse is regularly busy with games and matinee afternoons. We are delighted that our team of volunteers is growing to meet the needs of this growing ministry.

Messy Church - There are currently twenty families who engage in at least one Messy Church event per year. Our Messy Christingle and Messy Christmas Eve was joyous. Messy Easter EGGstravaganza is currently being planned.

TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2024

Children's Ministries cont.

Church Football - This is a joint effort with the Baptist Church and takes place at the 4G pitch in Newton Stewart. We have a regular attendance of 16-20 teenage boys and a few fathers. At the end we have a short talk followed by a prayer.

The Guild

The Guild began a new theme in September – 'Sure Foundation' which helped us to reflect on our faith in action. Each month we have had very interesting speakers. The minister led our first session in September considering individual contributions and talents within our church community. October to March our speakers covered a variety of subjects, including the Mukti charity, MAF, Gods best Dressed, Tiaze and a reflective meeting relating to biblical verses. We also held our annual carols and mince pies and we are continuing fellowship through our weekly morning Drop In. Our meetings have been well attended by members from all Church communities in Wigtown

Financial Review

Total Income of the Organisation was £39,772 (2023: £36,202). Expenditure was £37,084 (2023: £35,786), resulting in a surplus of £2,688 (2023: £416).

Ministry and Mission contributions have been replaced by Giving to Grow. These contributions are based on the previous year's income and the cost of a Minister of Word and Sacrament. This year we saw a similar payment to the previous year.

Unrestricted Fund income of the organisation was £39,120 (2023: £36,135). Expenditure was £36,524 (2023: £35,786), resulting in a surplus of £2,596 (2023: £349). A breakdown of the Church's invested funds is detailed in Note 6 (page 14).

The Church is primarily funded from donations and fundraising income. Overall, general donations were £431, Easter Offering £356. Funds were also raised from Garden teas £255 and 3rd Sunday Bring and Buy £360. Offerings for external donation this year were; £150 to Poppy Scotland, £170 to the Wigtown Players from the Nine Lessons and Carol service.

Income from use of premises was much the same as last year. The Badminton Club started Again, this winter with the addition of a Table Tennis group and a Karate Club for all ages.

Electricity costs were up again this year, with heating oil slightly down. License and insurance costs were up by £200. Repairs were carried out to the hall and vestry doors. Boiler service and repair, upkeep and redecoration to the Manse was shared with Kirkcowan.

No monies were sent to Edinburgh to the joint Manse Fund. These existing funds have now been reinvested into three underlying Individually Invested Funds.

Reserves Policy

It is the Trustee's policy to hold reserves of approximately 6 months. At the year end the Church held unrestricted cash funds of £19,807, which represents approximately 6 months operating costs and is within the Trustee's reserve policy.

TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2024

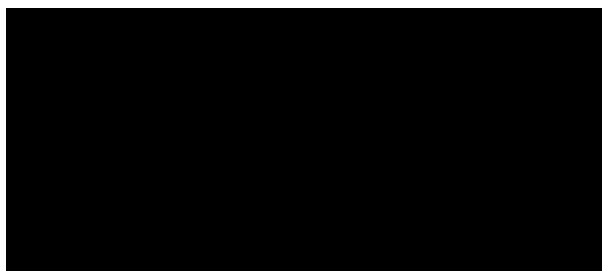
Statement of the Trustees Responsibilities

Charity law requires the trustees to prepare financial statements, which show 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, 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 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 by:



INDEPENDENT EXAMINER'S REPORT

For the Year Ended 31 December 2024

Independent Examiner's Report to the Trustees of Wigtown Parish Church

I report on the accounts of the charity for the year ended 31st December 2024, which are set out on pages 9 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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Accounts Regulations. 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.

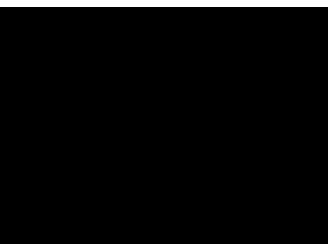
Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than disclosed below*]

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
 - 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.



LM Bookkeeping Services
8 Kings Road
Whithorn
Newton Stewart
DG8 8PP

19th March 2025

STATEMENT OF RECEIPTS AND PAYMENTS

For the Year Ended 31 December 2024

	<i>Note</i>	Unrestricted Funds	Restricted Funds	2024	2023
Receipts					
Donations	3	32,161	560	32,721	29,535
Fundraising	3	1,850	-	1,850	994
Investment Income	3	563	92	655	545
Kirkcowan Parish Church		2,386	-	2,386	2,428
Use of Premises		2,160	-	2,160	2,700
		<u>39,120</u>	<u>652</u>	<u>39,772</u>	<u>36,202</u>
Payments					
Charitable Activities	4	36,274	560	36,834	35,561
Governance Costs	4	250	-	250	225
		<u>36,524</u>	<u>560</u>	<u>37,084</u>	<u>35,786</u>
Surplus/(Deficit) for the year					416
Transfers between funds		-	-	-	-
Surplus/(Deficit) for the year		<u>2,596</u>	<u>92</u>	<u>2,688</u>	<u>416</u>

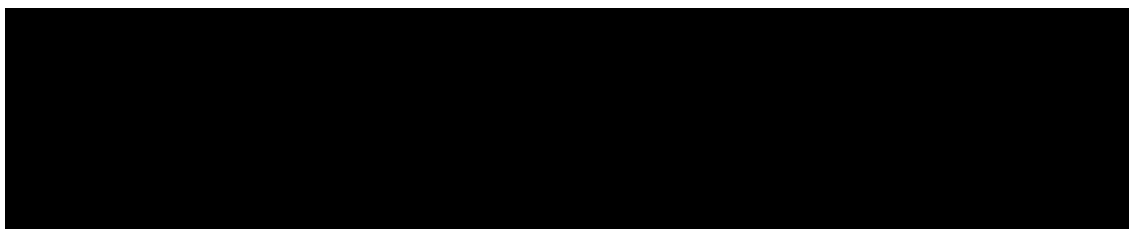
The Notes on pages 11 to 14 form an integral part of these accounts

STATEMENT OF BALANCES

As at 31 December 2024

Funds Reconciliation	<i>Note</i>	Unrestricted Funds	Restricted Funds	2024	2023
Cash at Bank & In Hand 31/12/2023		17,211	7,711	24,922	24,506
Surplus/(Deficit) for year		2,596	92	2,688	416
Cash at Bank & In Hand 31/12/2024		19,807	7,803	27,610	24,922
Bank & Cash Balances					
Current Account		16,614	-	16,614	14,266
Fabric Account		-	7,803	7,803	7,711
Reserve Account		2,682	-	2,682	2,650
Cash Balance		511	-	511	295
	2	19,807	7,803	27,610	24,922
Investments	6	12,804	9,801	22,605	22,424
Total Funds		32,611	17,604	50,215	47,346

Approved by the Kirk Session and signed on their behalf by:-

18th March 202518th March 2025

Date

Date

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2024

1. Trustees Remuneration and Related Party Transaction

No trustee other than as noted below, received any remuneration or reimbursement of expenses during the year. No trustee or any person related to a trustee had any personal interest in any contract or transaction entered in to by the Charity during the year.

The Minister, who is also a member of the Kirk Session, had his council tax of £2,531 (2023: £2,492) and telephone & travelling expenses of £1,380 (2023: £1,392) reimbursed by the Church.

2. Movement in Funds

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
Unrestricted Funds					
General Fund	14,561	39,088	36,524	-	17,125
Reserve Fund	2,650	32	-	-	2,682
	17,211	39,120	36,524	-	19,807
Restricted Fund					
Fabric Fund	7,711	92	-	-	7,803
Restricted Donation	-	560	560	-	-
	7,711	652	560	-	7,803
Total Bank Funds	24,922	39,772	37,084	-	27,610

Purposes of Restricted Funds

Fabric Fund: To fund repairs, maintenance and refurbishment works to all the Church properties.

Restricted Donation: Donation received from member to be used towards costs to purchase a new tent for the charity.

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2024

3. Analysis of Receipts

	Unrestricted Funds	Restricted Funds	2024	2023
Donations				
FWO Scheme	5,206	-	5,206	5,540
Standing Orders (Gift Aided)	12,710	-	12,710	12,600
Open Plate Offerings	8,272	-	8,272	5,175
Tax recovered on Gift Aid	5,186	-	5,186	5,140
Stranraer Presbytery Donations	-	-	-	-
Others	787	560	1,347	1,080
	<u>32,161</u>	<u>560</u>	<u>32,721</u>	<u>29,535</u>
Fundraising				
Wedding & Funerals	1,050	-	1,050	540
Coffee Cup	184	-	184	233
Jar & Fabric Box	-	-	-	-
Social Fund	616	-	616	221
	<u>1,850</u>	<u>-</u>	<u>1,850</u>	<u>994</u>
Investment Income				
Bank Interest	32	92	124	90
Growth Fund Interest Received	531	-	531	455
	<u>563</u>	<u>92</u>	<u>655</u>	<u>545</u>

4. Analysis of Payments

	Unrestricted Funds	Restricted Funds	2024	2023
Charitable Activities				
Give to Grow Allocation i)	17,241	-	17,241	17,281
Pulpit Supply	100	-	100	-
Presbytery Dues	-	-	-	472
Minister's Travelling & Telephone	1,380	-	1,380	1,392
Other Salaries	3,068	-	3,068	2,904
Heating & Lighting	4,734	-	4,734	4,627
Rates & Insurance	6,251	-	6,251	6,046
Printing, Stationery & Photocopying	212	-	212	215
Repairs & Maintenance	2,216	-	2,216	1,070
Equipment purchases	674	560	1,234	1,099
Miscellaneous Expenses	317	-	317	196
Donations	-	-	-	150
Coffee Cup Fundraising Expense	81	-	81	109
	<u>36,274</u>	<u>560</u>	<u>36,834</u>	<u>35,561</u>
Governance Costs				
Independent Examiners Fee	250	-	250	225

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2024

- i) A Breakdown of the Ministries and Mission Allocation is as follows:

	2024	2023
Giving to Grow Contribution	20,530	20,530
Less: Endowment Income	-	(1,101)
Glebe Rent	(1,800)	(1,800)
Transition Funding	(1,101)	(388)
Presbytery Allowance	(388)	-
Overpaid Amount		40
Amount actually paid	17,241	17,281

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 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 (in the fifth and subsequent years £38,884.

6. Investments

	2024	2023
Investments held at cost were as follows:		
7,452 units Consolidated Fabric Fund	9,801	9801
Accrued interest on Fabric Fund – Revenue	608	427
1,647 units Growth Fund at cost	6,198	6,198
514 units Income Fund at cost	5,998	5,998
	22,605	22,424

The market value of the Consolidated Fund at the year-end was £14,346, which is jointly held with Kirkcowan Church for Manse repairs.

The market value of the Growth Fund at the year-end was £10,508.

The market value of the Income Fund at the year-end was £5,685.

Consolidated Fabric Fund – Temporary Fund relating to church hall transactions at the year-end was (£2,203).

During the year dividend on investments of £350 (2023: £342) was received, which is not reflected in the receipts and payments account. Some of this accrued interest related to Kirkcowan as noted above.

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2024

7. Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

Heritable properties, consisting of the Church, Halls and Manse are not recorded in the accounts. The title deeds are held by the Church of Scotland General Trustees.

8. Offerings for External Donation

The following figures are not included in the receipts and payments account or statement of balances.

	<u>2024</u>	<u>2023</u>
Poppy Scotland	150	130
9 Lessons & Carols (Wigtown Players)	170	-
Basic Bank	-	100
R Swigart	-	100
	<u>320</u>	<u>330</u>

9. Other Bank Accounts

The following bank accounts are not included in the receipts and payments account or statement of balances.

	<u>2024</u>	<u>2023</u>
Wigtown Parish Church Guild		
Opening Balance	316	278
Receipts	690	536
Payments	439	498
Closing Balance	<u>567</u>	<u>316</u>
Children's Ministries Account		
Opening Balance	1,327	936
Receipts	470	1,100
Payments	682	709
Closing Balance	<u>1,115</u>	<u>1,327</u>
Wigtown Badminton Club		
Opening Balance	407	387
Receipts	420	445
Payments	420	425
Closing Balance	<u>407</u>	<u>407</u>