

WIGTOWN PARISH CHURCH (Church of Scotland)

Congregation Number 090529

Scottish Charity No SC014552

Annual Accounts for the Year Ending 31 December 2025

ANNUAL REPORT & FINANCIAL STATEMENTS

For the Year Ended 31 December 2025

CONTENTS

Trustees' Annual Report.....	3 – 7
Independent Examiner's Report.....	8
Statement of Receipts & Payments.....	9
Statement of Balance.....	10
Notes to the Accounts.....	11-14

TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2025

Reference & Administrative Information

Charity Name

Wigtown Parish Church (Church of Scotland)

Charity No

SC014552

Congregation Reference No

090529

Current Trustees

Kirk Session Members:

Rev. E Boyle

Mr H Steele

Mrs S Steele

Mr I Robinson

Mr J McColm

Mrs C Yuen – appointed 20th June 2025

Mrs A Dill

Mrs M McIlwraith

Mrs S McDowall

Mrs E Thomson

Principal Office Bearers:

Minister

Rev. E Boyle

Church Treasurer

Mrs E Thomson

Session Clerk

Mr I Robinson

Contact Address

c/o Mrs E Thomson, Glebehill, Church Lane, Wigtown, Newton Stewart, DG8 9HT

Independent Examiner

Miss Louise McCulloch

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 2025

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 2025

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, 'Connect' 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.

We are planning an extension to our Church building to better meet our needs in the future. The former Church Hall has now been purchased for Community use, by the Wigtown and Bladnoch Community Initiative.

Children's Ministries

Children's Ministry continues via Our Sunday morning 'Connect' and our monthly Messy Church.

Connect - 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 are delighted that we have a stable group of volunteers which meets the needs of this growing ministry. Accommodation for our children is an issue particularly during Church services and we look forward to a solution to this in the future.

Messy Church – There are currently twenty families who engage in at least one Messy Church event per year. We have a number of Messy events throughout the year.

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

TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2025

The Guild

We started our season under the new heading of "Galloway Guilds Together, Wigtown". A regional grouping of the Machars and Rhins Guilds for administration purposes. The theme for the year being "Build a House of Living Stones". We do not have a Convenor, so a small committee was formed with each member taking a turn to Chair meetings. Our dedication service was in September. At our first meeting the Rev. Eric Boyle introduced us to the many meanings of "Living Stones". The October meeting saw members listening to hand pan music while painting Stones. For November we invited Steve Munroe to talk about The Commonwealth War Games Commission and the work he does for it as a volunteer. Once again, we had a good turnout of members as well as visitors out with Wigtown. In December we hosted a meeting with visiting guilds and was an afternoon of carols and mince pies. With Angus Dick playing for us on the organ. Looking forward to 2026 we have in January Donna Brewster speaking about her book "The House that Sugar Built". In February we have Bee Williams from the Machars Church Food Bank. Donna Brewster will speak again in March telling us about some of the gravestones and their stories. In April we will hold our AGM.

Financial Review

Total Income of the Organisation was £46,932 (2024: £39,772). Expenditure was £42,019 (2024: £37,084), resulting in a surplus of £4,913 (2024: £2,688).

Unrestricted Fund income of the organisation was £45,672 (2024: £39,120). Expenditure was £40,219 (2024: £36,524), resulting in a surplus of £5,453 (2024: £2,596). A breakdown of the Church's invested funds is detailed in Note 6 (page 14).

Giving to Grow contributions were up to £19,058 (2024: £17,241). These contributions are based on previous years income and the cost of a Minister of Word and Sacrament.

The Church is primarily funded from donations and fundraising income. We saw a decrease in our open plate, and in Free Will offerings. Gift Aid and Gift Aided donations were up by £9,376. Overall, general donations were £1,047, including a donation from Wigtown Community Shop for £500 which went towards the purchase of two screens/notice boards.

Our Easter Offering was £227. Fundraising through two open afternoon 'Garden Teas' and third Sunday Bring and Buy raised £953. Offerings for external donations this year were; £70 to Poppy Scotland, £115 to the Machars Basic Food Bank.

Expenditure was up this year mainly due to Giving to Grow donations. Removal of the Gorse in the Glebe field at a cost of £1,757, boiler services and small minor repairs. Presbytery dues were £684. PAT testing was carried out in the Church.

Surveys were carried out on the Manse regarding Eco ratings. A heating survey on the church and draft plans were drawn up re changes and alterations to the Church building and proposed extension.

A second bank account was opened to deal with the proposals and expenses.

TRUSTEES' ANNUAL REPORT

For the Year Ended 31 December 2025

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 £25,260, which represents approximately 7 months operating costs and is within the Trustee's reserve policy.

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:

Ian Robinson

Session Clerk Ian Robinson

17th March 2026

INDEPENDENT EXAMINER'S REPORT
For the Year Ended 31 December 2025

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.



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

18th March 2026

STATEMENT OF RECEIPTS AND PAYMENTS

For the Year Ended 31 December 2025

	<i>Note</i>	Unrestricte d Funds	Restricted Funds	2025	2024
Receipts					
Donations	3	39,598	1,090	40,688	32,721
Fundraising	3	2,153	108	2,261	1,850
Investment Income	3	639	62	701	655
Kirkcowan Parish Church		2,297	-	2,297	2,386
Use of Premises		935	-	935	2,160
Congregational Contributions		50	-	50	
		<u>45,672</u>	<u>1,260</u>	<u>46,932</u>	<u>39,772</u>
Payments					
Charitable Activities	4	39,969	1,800	41,769	36,834
Governance Costs	4	250	-	250	250
		<u>40,219</u>	<u>1,800</u>	<u>42,019</u>	<u>37,084</u>
Surplus/(Deficit) for the year		5,453	(540)	4913	2,688
Transfers between funds		-	-	-	-
Surplus/(Deficit) for the year		<u>5,453</u>	<u>(540)</u>	<u>4,913</u>	<u>2,688</u>

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

STATEMENT OF BALANCES

As at 31 December 2025

Funds Reconciliation	<i>Note</i>	Unrestricted Funds	Restricted Funds	2025	2024
Cash at Bank & In Hand 31/12/2024		19,807	7,803	27,610	24,922
Surplus/(Deficit) for year		5,453	(540)	4913	2,688
Cash at Bank & In Hand 31/12/2025		25,260	7,263	32,523	27,610
Bank & Cash Balances					
Current Account		22,557	-	22,557	16,614
Fabric Account		-	7,063	7,063	7,803
Reserve Account		2,703	-	2,703	2,682
Charity No2 Account		-	200	200	
Cash Balance		-	-	-	511
	2	25,260	7,263	32,523	27,610
Investments	6	13,667	80,483	94,150	22,605
Total Funds		38,927	87,746	126,673	50,215

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

*Jan Robinson**Evelyn Thomson*_____
Session Clerk_____
Treasurer17th March 202617th March 2026_____
Date_____
Date

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2025

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 £2,742 (2024: £2,531) and telephone, Zoom license & travelling expenses of £1,509 (2024: £1,380) reimbursed by the Church.

2. Movement in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
Unrestricted Funds					
General Fund	17,125	45,651	40,219	-	22,557
Reserve Fund	2,682	21	-	-	2,703
	19,807	45,672	40,219	-	25,260
Restricted Fund					
Fabric Fund	7,803	1,260	1,800	-	7,263
	7,803	1,260	1,800	-	7,263
Total Bank Funds	27,610	46,932	42,019	-	32,523

Purposes of Restricted Funds

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

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2025

3. Analysis of Receipts

	Unrestricted Funds	Restricted Funds	2025	2024
Donations				
FWO Scheme	3,536	-	3,536	5,206
Standing Orders (Gift Aided)	20,405	-	20,405	12,710
Open Plate Offerings	7,743	-	7,743	8,272
Tax recovered on Gift Aid	6,867	-	6,867	5,186
Others	1,047	1,090	2,137	1,347
	<u>39,598</u>	<u>1,090</u>	<u>40,688</u>	<u>32,721</u>
Fundraising				
Wedding & Funerals	1,200	-	1,200	1,050
Coffee Cup	232	-	232	184
Jar & Fabric Box	-	40	40	-
Social Fund	721	68	789	616
	<u>2,153</u>	<u>108</u>	<u>2,261</u>	<u>1,850</u>
Investment Income				
Bank Interest	21	62	83	124
Growth Fund Interest Received	618	-	618	531
	<u>639</u>	<u>62</u>	<u>701</u>	<u>655</u>

4. Analysis of Payments

	Unrestricted Funds	Restricted Funds	2025	2024
Charitable Activities				
Give to Grow Allocation i)	20,964	-	20,964	17,241
Pulpit Supply	-	-	-	100
Presbytery Dues	684	-	684	-
Minister's Travelling & Telephone	1,509	-	1,509	1,380
Other Salaries	3,076	-	3,076	3,068
Heating & Lighting	3,392	-	3,392	4,734
Rates & Insurance	6,471	-	6,471	6,251
Printing, Stationery & Photocopying	224	-	224	212
Repairs & Maintenance	2,561	1,800	4,361	2,216
Equipment purchases	-	-	-	1,234
Miscellaneous Expenses	996	-	996	317
Coffee Cup Fundraising Expense	92	-	92	81
	<u>39,969</u>	<u>1,800</u>	<u>41,769</u>	<u>36,834</u>
Governance Costs				
Independent Examiners Fee	250	-	250	250

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2025

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

	2025	2024
Giving to Grow Contribution	20,643	20,530
Less: Endowment Income	(1,085)	-
Glebe Rent	(500)	(1,800)
Transition Funding	-	(1,101)
Presbytery Allowance	-	(388)
Amount actually paid	19,058	17,241

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 £32,433 and the maximum stipend (in the fifth and subsequent years £39,856.

6. Investments

	2025	2024
Investments held at cost were as follows:		
7,452 units Consolidated Fabric Fund	80,483	9,801
Accrued interest on Fabric Fund – Revenue	1,471	608
1,647 units Growth Fund at cost	6,198	6,198
514 units Income Fund at cost	5,998	5,998
	94,150	22,605

The market value of the Consolidated Fund at the year-end was £85,721, which includes funds jointly held with Kirkcowan Church for Manse repairs.

The market value of the Growth Fund at the year-end was £11,331

The market value of the Income Fund at the year-end was £5,854.

Consolidated Fabric Fund – Temporary Fund relating to church hall transactions at the year-end was Nil as funds were transferred to the fund on 30 April 2025.

During the year dividend on investments of £350 (2024: £350) 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 2025

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.

	2025	2024
Poppy Scotland	70	150
9 Lessons & Carols (Wigtown Players)	-	170
Machars Churches Basic Food Bank	115	-
	<u>185</u>	<u>320</u>

9. Other Bank Accounts

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

	2025	2024
Wigtown Parish Church Guild		
Opening Balance	567	316
Receipts	1,557	690
Payments	1,763	439
Closing Balance	<u>361</u>	<u>567</u>
Children's Ministries Account		
Opening Balance	1,115	1,327
Receipts	300	470
Payments	1,341	682
Closing Balance	<u>74</u>	<u>1,115</u>
Wigtown Badminton Club		
Opening Balance	407	407
Receipts	-	420
Payments	-	420
Closing Balance	<u>407</u>	<u>407</u>