The Church of Scotland

Galloway Dee Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation No: 080461

Charity No. SC014901

Galloway Dee Parish Church of Scotland
Reference and Administrative Information
Year Ended 31 December 2025

Charity Name:	Galloway Dee Parish Church of Scotland
Charity Registration Number:	SC014901
Congregation Reference:	080461
Contact Address:	Crofts Farmhouse Crossmichael Castle Douglas DG7 3AW

Trustees:

(a) Kirk Session Members
Mr James Adams, Mr Colin Owen, Miss Anne Carstairs, Mr John Simpson, Mr Geoff Monk, Mrs Cath Monk

(b) Congregational Board Members
Mrs Olive Kirkpatrick, Mrs Marion Owen, Miss Margaret Wilson, Mrs Netta Adams, Mrs Linda Asbery, Mrs Isabel Anderson

Principal Office-bearers

Locum Minister:	Rev Judith Hugget
Interim Moderator:	Rev Valeria Ott
Session Clerk:	Miss Anne Carstairs
Clerk of the Board:	Miss Margaret Wilson
Church Treasurer:	Mr Colin Owen

Independent Examiner

Mrs Eilidh J Harman BA (Hons) CA
Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
DG7 1AF

Bankers

Royal Bank of Scotland
133 King Street
Castle Douglas
DG7 1NB

Galloway Dee Parish Church of Scotland **SC014901**
Trustees' Annual Report
Year Ended 31 December 2025

Structure, Governance & Management
Governing Document The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

Recruitment and appointment of Trustees
Members of the Kirk Session and the Congregational Board are the Charity Trustees. The Kirk Session members are the Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The Interim Minister, who is a member of the Kirk Session, is elected by the Congregation and inducted by Presbytery. The Congregational Board is appointed from within the Congregation and members of the Congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years, after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure
The Congregational Board is chaired by the Interim Minister and meets approximately eight times a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets six times a year is responsible for spiritual affairs within the Church.

Objectives and Activities
The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the achievement 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 of the parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance
2025 has been a year of change. Our linkage with Corsock and Kirkpatrick Durham was severed on 1st January and our new linkage with the Glenkens began in line with the Presbytery Plan. We also changed the name of our congregation to Galloway Dee Parish Church on the same date as a more succinct name underlining the union of our three original congregations. We are very fortunate that Rev Val Ott agreed to continue as Interim Moderator of our new linkage and Rev Judith Huggett as our Locum Minister. We have begun the process of calling a minister to our new charge: the Session drew up a Parish Profile, a Nomination Committee involving members of both Galloway Dee and the Glenkens has been elected by the congregation and the charge has been advertised attracting several applicants but not yet one considered to be the right one for our congregation. Throughout this process we have received continuing informed guidance, encouragement and leadership from our Interim Moderator and weekly services and pastoral care from our Locum Minister. We have continued to have our weekly services in Crossmichael Church Hall as well as a baptism and two funerals. Weekly short prayer services have been held in both Crossmichael Church and Parton Kirk. We have begun the process of putting Crossmichael Church on the market as detailed in the Presbytery Plan.

The Church Hall continues to be well used for purposes other than services. Our Board and Session conduct meetings there and Crossmichael Heritage Group, an embroiderers' group, a U3A discussion group, Loch Ken Trust, a local residents' association and an angling group also

continue to have regular meetings. It has also been used for several one-off private events. All these groups appreciate the facilities, warmth and accessibility of the building. As fundraising events we attended a craft fair and had a coffee and crafts event in the hall as well as an Austrian alm-style lunch and strawberry tea. All these events were happy social occasions as well as successful fundraising. The Crossmichael Cosy Corner is running over the winter months again with higher numbers than in previous years and proving as popular a social event as usual with much chat as well as hot drinks, board games and crafts in warm surroundings. We have continued to contribute non-perishable goods to the Stepping Stone Community Larder from our harvest thanksgiving service as well as on a monthly basis and have also contributed financially to Dumfries & Stewartry Womens' Aid from our annual Christmas Gift Service. All these gifts have been much appreciated.

Volunteers
The Church relies on the contribution of volunteers to carry out its activities.

Financial Review
Total unrestricted income increased by £2,181. Unrestricted charitable activity expenditure increased by £9,231. Overall unrestricted funds had a deficit of £2,969 for the year (2024: surplus £3,950). In total a deficit of £2,774 was incurred for the year, taking into account unrestricted, restricted and endowment funds.

Reserve Policy
It is the Trustee's Policy to hold reserves of approximately twelve month's expenditure including designated funds. At the year end the Church held unrestricted cash funds of £32,263 of which £285 has been designated for the development fund. The Church also holds Restricted funds of £980 and Endowment funds of £5,035 at 31 December 2025.

Galloway Dee Parish Church of Scotland **SC014901**
Trustees' Annual Report
Year Ended 31 December 2025

Statement of Trustees' Responsibilities

The Members of the Kirk Session / Congregational Board 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 / Congregational Board 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and / or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

Anne Carstairs A McCarstairs **Date** 15TH MARCH 2026
Session Clerk

Independent Examiner's Report to the Trustees of Galloway Dee Parish Church of Scotland

I report on the Accounts of the Charity for the year ended 31 December 2025.

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 2006 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 (as amended). An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:
    - To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
    - To prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

Eilidh Harman

Eilidh J Harman BA (Hons) CA
Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
DG7 1AF

Date: 17 March 2026

Galloway Dee Parish Church of Scotland **SC014901**
Receipts and Payments Account
Year Ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	*Total 2024*
		£	£	£	£	£
Receipts						
Donations	3	17,399	0	0	**17,399**	*17,469*
Activities for Generating Funds		1,592	0	0	**1,592**	*1,111*
Bank & Deposit Interest		151	0	195	**346**	*204*
		19,142	**0**	**195**	**19,337**	*18,784*
Receipts from General Trustees		3,794	0	0	**3,794**	*1,921*
Total Receipts		**22,936**	**0**	**195**	**23,131**	*20,705*
Payments						
Costs of generating funds	4	0	0	0	0	*0*
Charitable activities	5	25,905	0	0	25,905	*16,674*
Total Payments		**25,905**	**0**	**0**	**25,905**	*16,674*
Surplus/(Deficit) for the year before transfers		(2,969))	0	195	**(2,774)**	*4,031*
Transfers		0	0	0	**0**	*0*
Surplus/(Deficit) for the year		**(2,969)**	**0**	**195**	**(2,774)**	**4,031**

Galloway Dee Parish Church of Scotland **SC014901**

Statement of Balances

Year Ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	*Total 2024*
	£	£	£	£	£
Bank & Deposit Balances					
Bank & deposit balances brought forward	35,232	980	4,840	**41,052**	*37,021*
Movement in year:					
Surplus / (deficit) shown on receipts and payments accounts	(2,969)	0	195	**(2,774)**	*4,031*
Bank & Deposit balances carried forward	**32,263**	**980**	**5,035**	**38,278**	*41,052*
Investments at market value					
None	**0**	**0**	**0**	**0**	*0*
Assets					
None	**0**	**0**	**0**	**0**	*0*
Liabilities					
None	0	0	0	**0**	*0*

The Accounts were approved by the Kirk Session and Financial Board on 15th March **2026**

For and on behalf of the Kirk Session and Financial Board

Anne E. Cardwell. **Session Clerk**

A Colin Owen **Treasurer**

Galloway Dee Parish Church of Scotland **SC014901**
Notes to the Accounts
Year Ended 31 December 2025

1. **Trustee Remuneration and Related Party Transactions**
There was no trustee remuneration, or trustee expenses paid. Trustees donate to the Church through the plate offerings, noted in the Receipts and Payments account.

2. **Movements in Funds**

	At January 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
General Fund	34,947	22,936	(25,905)	0	31,978
Development Fund	285	0	0	0	285
	35,232	22,936	(25,905)	0	32,263
Restricted Funds					
Memorial	701	0	0	0	701
Go For It	279	0	0	0	279
	980	0	0	0	980
Endowment Funds					
Gordon Burial Fund	4,528	56	0	0	4,584
McGregor Burial Fund	312	139	0	0	451
	4,840	195	0	0	5,035
Total Funds	41,052	23,131	(25,905)	0	38,288

Purpose of Designated Funds
Development Fund: set up to arrange seating replacement and other designated costs

Purpose of Restricted Funds
Church of Scotland Go For It: research project into new ways of worship
Memorial Fund. Donations given in memory of Rev Sally Russell.

Purpose of Endowment Funds
Gordon and McGregor Burial Funds: to maintain family graves

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	*Total 2024 £*
3. Analysis of Donations					
Gift Aid Donations	9,276	0	0	**9,276**	*7,549*
Tax Recovered on Gift Aid Donations	3,161	0	0	**3,161**	*2,810*
Ordinary Offerings (Open Plate)	0	0	0	**0**	*0*
Other Offerings, Donations etc	4,962	0	0	**4,962**	*7,110*
	17,399	**0**	**0**	**17,399**	*17,469*
4. Costs of generating funds					
Offering envelopes	97	0	0	**97**	*0*
5. Charitable Activities					
Ministries & Mission Allocation	0	0	0	**0**	*375*
Church of Scotland Giving to Grow	4,775	0	0	**4,775**	*2,635*
Locum Fees	6,764	0	0	**6.764**	*734*
Pulpit Supply	495	0	0	**495**	*0*
Other staffing costs	1,436	0	0	**1,436**	*1,426*
Fabric repairs & maintenance	5,200	0	0	**5,200**	*2,236*
Heat & Light	1,589	0	0	**1,589**	*4,086*
Insurance	4,742	0	0	**4,742**	*4,432*
Printing, Stationary & Postage	0	0	0	**0**	*6*
Independent Examiner's Fee	528	0	0	**528**	*480*
Other Expenses	279	0	0	**279**	*264*
	25,808	**0**	**0**	**25,808**	*16,674*

The Ministries & Mission contribution has been replaced by the new Church of Scotland Giving to Grow scheme in 2023.

6. Minister's Stipend

All Church of Scotland Congregations contribute to the National Stipend Fund which bears the costs of all Ministers' stipends and employer's contributions for National Insurance, pension and house 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 £32,433 and the maximum stipend (in the 5th and subsequent years) £39,856.

Galloway Dee Parish Church of Scotland **SC014901**
Appendix 1
Year Ended 31 December 2025

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

	2025 £	*2024 £*
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	**303,072**	*115,802*
Market Value of Balances at 31 December	**311,569**	*120,668*
TEMPORARY ACCOUNT		
Debit Balance at 31 December	**0**	*(1,557)*
REVENUE ACCOUNT		
Credit Balance at 31 December	**14,276**	*11,476*

During the year the property of Clarebrand Manse was sold for total net proceeds of £222,253, and these funds were invested in the Fabric Funds.