# The Church of Scotland
# Parish of Glasserton, Isle of Whithorn and
# Whithorn: St Ninian's Priory Church of Scotland

## Trustees' Report and Accounts
## for the Year to 31st December 2025

**Congregation No: 090528**

**Charity No: SC016881**

## Trustees' Annual Report Year ended 31 December 2025

The trustees present the annual report and accounts for the Parish of Glasserton, Isle of Whithorn and Whithorn: St Ninian's Priory Church of Scotland for the year ended 31st December 2025.

### Reference and Administrative Information

| | |
|---|---|
| Charity Name: | Parish of Glasserton, Isle of Whithorn and Whithorn: St Ninian's Priory Church of Scotland |
| Charity Registration Number: | SC016881 |
| Congregational Reference No: | 90528 |
| Contact Address: | Parish of Glasserton, Isle of Whithorn and Whithorn: St Ninian's Priory Church of Scotland<br>c/o Mr Christopher Nicholson<br>Kidsdale Farm<br>Whithorn<br>Wigtownshire<br>DG8 8JU |

**Trustees**

| | |
|---|---|
| Kirk Session: | Reverend Alexander Currie (retired June 2025)<br>Mrs. Jane Gordon<br>Mr Howard Bowen (died January 2025)<br>Mr William Brown<br>Mrs Frances Burford<br>Mrs Dorothy Fitton<br>Mr. David Loaring<br>Mrs. Heather Loaring<br>Mrs. Margaret Elkin<br>Mr. Robert McKinnel<br>Mr. Jock McMaster |
| Congregational Board: | Mr. Andrew Green<br>Mrs. Sharon Green<br>Mrs. Hazel Smith<br>Mrs.Nadia Gwinne<br>Mrs. Kirsty Currie<br>Mr. Michael Starck<br>Mr. Christopher Nicholson<br>Mrs. Christine McKinnel<br>Mr. David Sumner<br>Mr. Peter Murray |
| Minister: | Vacant - was Reverend Alexander I. Currie until June 2025 |
| Session Clerk | Mrs Jane Gordon |
| Clerk to the Board | Mrs Dorothy Fitton |
| Church Treasurer: | Mr Christopher Nicholson |

**Independent Examiner**

Mrs C McQuistan

**Bankers**

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

# Trustees' Annual Report 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.

### Recruitment and Appointment of Trustees

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

### Organisational Structure

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

### Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

**Regular Activities**
The Church gathers together for worship each Sunday at 10am and also at 6.30pm. There is a Sunday School provided during the morning service and a crèche for the very young children is also available. There is a family service once a month to which Boys' Brigade/Girls' Assn. attend and are encouraged to take an active part. There is a study group meet on Tuesday and Wednesday. for study and discussion. A very active Knit-wits, open to all, donated knitted goods to various charities including Prem baby unit. The Church is open to visitors daily all year round. A "warm space" together with refreshments is available each Thursday pm. The Faith, Hope and Charity shop, now in its 19th year is continuing to do well, a percentage of its profits is given to a number of Charities. For the church to have presence on the main street is vital, as it helps us to continue to build relationships with the Community and provides opportunity to communicate with locals and visitors alike.
The shop also operates as a collection point for Wigtownshire Churches Basics bank, when closed an alternative is provided.
The Christmas Eve and Christmas Morning services were well attended in Church and led by office bearers and a full congregation enjoyed the singing by members and locals alike. Refurbishment of the church by removal of the centre pews has made the space more user friendly their for groups and their activities.

**Occasional Activities**
Services in the open air are occasionally held in Whithorn and at the Isle of Whithorn. On Remembrance Day a service was held in the Priory followed by laying of wreaths at the War Memorial. This year's Christmas Tree festival in the church with families invited to bring along a wreath. A remarkable Nativity Service was held with around twenty youngsters taking part.
A short Christmas Day family service was held.
The Church is a member of the Scottish Pilgrim Routes Forum.

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

**Supporting other organisations**
**Blythswood Care**: Shoebox appeal is supported by individual church members.
**UNICEF Jars of Grace**: Supported by individual church members on an annual basis
**Machars Churches Food Bank** supported by church members and wider community.
**DEC appeals**
**Fund Raising Events**
Under normal circumstances most of the fund raising effort would be centred on the charity shop where a percentage of the net revenue is given to various local groups and other worthy causes.

## Trustees' Annual Report Year ended 31 December 2025

### Financial Review

Unrestricted voluntary income is just over 14% higher than in 2024, although the gift aid claim for income received in 2025 has not as yet been claimed. This would increase income by £4,000. Income from fund raising activities stayed the same. Investment income has increased slightly from the 2024 level. Unrestricted expenditure increased by 7% but this excludes the contribution to central funds, which is estimated at £30,789.04 and has yet to be paid. Expenditure on repairs to the church tower totalled £125,428. Total funds as at 31st December were £168,512 of which £1,287 is restricted.

### Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds of £167,225, which represents approximately five and a half years expenditure.

### Statement of Trustees' Responsibilities

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

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Irene Gourlay

Session Clerk

Date 11 MARCH 2026

## Parish of Glasserton, Isle of Whithorn and Whithorn: St Ninian's Priory Church of Scotland
## SC016881
## Independent Examiner's Report to the Trustees

We report on the accounts for the charity for the year ended 31st December 2025 which are set out under the Receipts and Payments Accounts.

**Respective responsibilities of trustees and examiner**
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to our attention.

**Basis of independent examiner's statement**
Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**
In the course of my examination of the accounts for the year ended 31 December 2025, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect:
   - accounting records have not been kept in accordance with Section 44(1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C A. McQuistan.

Caroline McQuistan
Old Schoolhouse
Carsluith
Newton Stewart
DG8 7DT

Date 19 MARCH 2026

**Parish of Glasserton, Isle of Whithorn and Whithorn: St Ninian's Priory Church of Scotland**

**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 | 32,647 | 23,697 | 0 | 56,345 | 31,404 |
| Legacies | | 0 | 0 | 0 | 0 | 1,000 |
| Grants | | 0 | 0 | 0 | 0 | 106,333 |
| Loan received | | 0 | 0 | 0 | 0 | 0 |
| Activities for Generating Funds | | 11,258 | 0 | 0 | 11,258 | 11,582 |
| Bank & Deposit interest | | 145 | 48 | 0 | 194 | 257 |
| Investment income | | 1,306 | 0 | 0 | 1,306 | 1,086 |
| | | 45,356 | 23,746 | 0 | 69,101 | 151,662 |
| Rental of premises | | 300 | 0 | 0 | 300 | 805 |
| Gain on revaluation of investments | | 4,803 | 0 | 0 | 4,803 | 5,304 |
| Other Receipts | | 1,190 | | 0 | 1,190 | 620 |
| **Total Receipts** | | 51,648 | 23,746 | 0 | 75,394 | 158,391 |
| **Payments** | 4 | | | | | |
| Costs of generating funds | | 3,399 | 0 | 0 | 3,399 | 5,659 |
| Charitable activities | | 26,075 | 125,428 | 0 | 151,504 | 47,111 |
| Governance costs | | 0 | 0 | 0 | 0 | 0 |
| Loss on revaluation of investments | | 0 | 0 | 0 | 0 | 0 |
| **Total Payments** | | 29,474 | 125,428 | 0 | 154,903 | 52,770 |
| **Excess of Receipts** | | **22,174** | **-101,683** | **0** | **-79,509** | **105,621** |
| **Transfers** | | | | | 0 | **0** |
| **Excess of Receipts** | | **22,174** | **-101,683** | **0** | **-79,509** | **105,621** |

**Statement of Balances**

**At 31 December 2025**

| **Bank & Deposit Balances** | Note | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Endowment Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|---|
| Bank & deposit balances brought forward | | 145,051 | 102,970 | 0 | 248,020 | 142,399 |
| **Movement in year:** | | | | | | |
| Excess of Receipts over Payments for the year | | 22,174 | -101,683 | 0 | -79,509 | 105,621 |
| Transfers | | 0 | 0 | 0 | 0 | 0 |
| carried forward | | 167,225 | 1,287 | 0 | 168,512 | 248,020 |
| **Investments at market value** | | | | | | |
| **General Account** | | | | | | |
| Church of Scotland Investor's Growth Fund | | | | | | |
| 2,628 Units @ £6.88 as at 31.12.25 | | 18,081 | | | 18,081 | 16,767 |
| 1,440 Units @ £6.88 as at 31.12.25 | | 9,907 | | | 9,907 | 9,187 |
| **Fabric Account** | | | | | | |
| Church of Scotland Investor's Growth Fund | | | | | | |
| 5,557 Units @ £6.88 as at 31.12.25 | | 38,232 | | | 38,232 | 35,464 |
| | | 66,220 | 0 | 0 | 66,220 | 61,418 |

The accounts were approved by the Kirk Session and Financial Board on _____

For and on behalf of the Kirk Session and Financial Board

Jane Gordon _____ **Session Clerk**

_____ **Treasurer**

**Parish of Glasserton, Isle of Whithorn and Whithorn: St Ninian's Priory Church of Scotland**

**Statement of Balances**

**Notes to the Accounts**

**1. Trustee Remuneration and Related Party Transactions**

Two trustees, received reimbursement for expenses paid on behalf of the Priory. No other trustee received any monies.

**2. Movements in Funds**

| | At 1 Jan 2025 £ | Receipts £ | Payments £ | Transfers £ | At 31 Dec 2025 £ |
|---|---|---|---|---|---|
| **Unrestricted funds** | | | | | |
| General Fund | 79,169 | 47,864 | 29,433 | | 97,600 |
| Designated Fabric Fund | 52,401 | 3,639 | 41 | 0 | 55,999 |
| Designated Manse Maintenance Fund | 4,561 | 46 | 0 | 0 | 4,606 |
| Reserve Fund | 8,920 | 99.58 | 0 | | 9,020 |
| | 145,051 | 51,648 | 29,474 | 0 | 167,225 |
| **Restricted funds** | | | | | |
| Special Projects Fund | 102,970 | 23,746 | 125,428 | | 1,287 |
| | 102,970 | 23,746 | 125,428 | 0 | 1,287 |
| **Total funds** | 248,020 | 75,394 | 154,903 | 0 | 168,511 |

Purposes of Endowment Funds

There are no endowment funds held by the church.

Purposes of Restricted Funds

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

Purposes of Designated Funds

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

Reserve Fund: This fund generates interest income, and provides a resource for items of significant capital expenditure

| | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Endowment Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| **3. Analysis of Donations** | | | | | |
| FWO Scheme (non Gift Aid) | 2,674 | | | 2,674 | 1,234 |
| Gift Aid Donations | 17,002 | | | 17,002 | 12,342 |
| Tax Recovered on Gift Aid Donations | 0 | | | 0 | 456 |
| Ordinary Offerings (Open Plate) | 9,714 | | | 9,714 | 13,181 |
| Other Offerings, Donations etc. | 3,257 | 23,697 | | 26,954 | 4,192 |
| | 32,647 | 23,697 | 0 | 56,345 | 31,404 |
| **4. Analysis of Payments** | | | | | |
| **Costs of generating funds** | | | | | |
| Donation envelopes | 279 | | | 279 | 1,170 |
| Charity Shop costs | 3,120 | | | 3,120 | 4,489 |
| Sales merchandise | 0 | | | 0 | 0 |
| Outreach Events | 0 | | | 0 | 0 |
| | 3,399 | 0 | 0 | 3,399 | 5,659 |
| **Charitable activities** | | | | | |
| Ministries & Mission allocation | 0 | | | 0 | 9,193 |
| Presbytery dues | 1,091 | | | 1,091 | 0 |
| Minister's travel expenses | 1,934 | | | 1,934 | 2,102 |
| Minister's expenses | 2,217 | | | 2,217 | 585 |
| Pulpit supply | 2,439 | | | 2,439 | 373 |
| Organ & music | 2,140 | | | 2,140 | 0 |
| World Mission | 0 | | | 0 | 0 |
| Manse repairs & maintenance | 4,529 | | | 4,529 | 520 |
| Council tax | 621 | | | 621 | 4,077 |
| Heat & light | 4,145 | | | 4,145 | 3,964 |
| Water Charges & Insurance | 3,265 | | | 3,265 | 3,175 |
| Fabric repairs & maintenance | 2,231 | 125,428 | | 127,659 | 21,014 |
| Church office expenses | 304 | | | 304 | 686 |
| Stationery, printing, phone & postage | 252 | | | 252 | 747 |
| Charity Shop disbursements | 0 | | | 0 | 0 |
| Special Collections disbursements | 597 | | | 597 | 184 |
| Other expenses | 310 | | | 310 | 491 |
| | 26,075 | 125,428 | 0 | 151,504 | 47,111 |

**4. Analysis of Payments (cont.)**

| | | | | | |
|---|---|---|---|---|---|
| **Governance costs** | | | | | |
| Independent examiner's fees | 0 | | | 0 | 0 |
| **Other payments** | | | | | |
| Purchase of assets | 0 | | | 0 | 0 |
| Purchase of investments | 0 | | | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 |
| **Total payments** | 29,474 | 125,428 | 0 | 154,903 | 52,770 |

**5. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (after 5 years) £39,856.

**6. Fund Raising Initiatives**

| | 2025 £ | 2024 £ |
|---|---|---|
| Charity shop | 9,643 | 9,581 |
| After service & Thurs. am. Coffees | 407 | 461 |
| Sales table | 1,208 | 835 |
| Adverts in church magazine | 0 | 550 |
| | 11,258 | 11,427 |

**7. Fund Raising for Third Parties**

Funds are raised for external organisations with the disbursements identified below

| | 2025 £ | 2024 £ |
|---|---|---|
| UNICEF Jars of grace | | 184 |
| Poppy Scotland | 97 | |
| Isle of Whithorn Heritage Centre | 501 | |
| | 597 | 184 |

**APPENDIX**

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 | 54,416 | 54,416 |
| Market value of balances at 31 December | 54,416 | 54,416 |
| REVENUE ACCOUNT | | |
| Credit balances held at 31 December | 6,559 | 4,268 |