

The Church of Scotland
Dunglass Parish Church

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

Congregation No: 030195

Charity No: SC014299

Reference and Administrative Information

Charity Name: Dunglass Parish Church

Charity Registration Number: SC014299

Congregation Reference No: 30195

Contact Address: West Meikle Pinkerton
Dunbar
East Lothian
EH42 1RX

Trustees

Session members: Rev Dr S Fletcher, Mr W Christison, Mrs D Conroy, Mrs A Dyer, Mrs E MacDonald, Mr A Nightingale, Mrs B Russell, Mr D Young, Mrs M Young.

Board members: Mrs S Ainslie, Mrs J Crichton, Mrs J Spencer, Mrs A Thorburn, Mrs J Virtue.

Principal Office-bearers

Minister: Rev Dr Suzie Fletcher

Session Clerk: Mrs Margaret Young

Clerk to the Board: Mrs Margaret Young

Church Treasurer: Mr Alexander Nightingale

Independent Examiner

Mr A D Harrison CA
1, Glad Avenue,
Haddington
East Lothian
EH41 3EG

Bankers

Bank of Scotland
44 Court Street
Haddington
EH41 3NP

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 Model Deed of Constitution of the Church of Scotland.

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 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 Parish is a union of three former parishes. The Congregational Board is chaired by the minister and meets four times in a year. The Kirk Session which also meets four 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 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.

This has been a quiet year for the Parish with our minister being away for a significant portion of the year, for compassionate and then sick leave. Our thanks are due to the various ministers who have supported us, both through pulpit supply and as interim moderator, and particularly to the Session Clerk who has continued to keep things ticking over, as well as leading a couple of the Sunday services. Oldhamstocks Church Building was sold to a local community based trust just before Christmas, leaving Cockburnspath Church as the primary place of worship.

Messy Church resumed towards the end of the year on the Minister's return, usually on the last Sunday evening of the month, and has been well attended. There was also regular contact and input from the minister through assemblies and some teaching with two primary schools, and occasional contact with two Grammar Schools.

The People's Service, held during "March is Commitment" month, the enthusiastic children's egg hunt at Easter, and the Service of Nine Lessons and Carols were welcomed as well as three acts of remembrance at all three village war memorials. The members of the congregation are very much part of village life and there are many local developments. We have combined distribution of the Church Newsletter with village newsletters were possible to conserve paper and delivery time, across the Parish.

Trustees' Annual Report (Continued)

Year ended 31 December 2025

We also help to support local youth work in the neighbouring town through the Dunbar Area Christian Youth Project and join in events with other area churches where possible, for Christian holiday camps and mental health support. Our Minister is Chaplain to Dunbar Sea Cadets and active with both local Community Councils . We support mission in the wider world through Christian Aid, donations to Dunbar FoodShare (the local food bank), and gifts for local children at Christmas through the Salvation Army. We are always looking for ways of bringing new people into the life of the church.

The office-bearers and congregation have agreed to a deferred union with Belhaven and Spott, our neighbouring parish at the time of the next vacancy in Dunglass. We are part of the Presbytery of Lothian and Borders and we are in the process of missional thinking, about forward planning around staffing and buildings in our Presbytery, and how that will impact our ministry parish in the present and future. The first part of this plan for the Parish of Dunglass was for two of our church buildings to be sold and the deferred union being agreed to. Next steps will be upgrading the Church and the Hall in Cockburnspath to make them more efficient, affective and user-friendly, as well as doing work in the Manse.

Financial Review

The principal form of income is from weekly offerings and monthly or annual donations, including Gift Aid. This has shown a decrease of 9% in 2025 most likely impacted by the closure of Innerwick and Oldhamstocks Churches.

Overall ordinary income was 4% below budget largely due to the reduction in donations, but also a reduction in income from weddings and funerals during the Minister's compassionate and sick leave.

Although the main costs are fixed (contribution to Ministries & Mission, Insurance and Council Tax) a close control has been maintained on variable costs, but overall payments were 9% above the budget. The main contributors were:

- a) Minister's travel expenses, due to hold-overs from the previous year
- b) Expected reductions in Insurance and Electricity costs associated with the sale of Oldhamstocks not being realised.
- c) The purchase of an Organ for Cockburnspath Church

The end of year shows a overall deficit of £11,279, against a budgetted deficit of £7,461. This was funded by drawing on the reserves.

The budget is indicating a deficit for 2026 of £5,000, which will be funded from reserves. However, there is still a high level of uncertainty in both income and expenditure following the sale of two of the Churches.

Consideration is being given to renovations and improvements to the Church and Hall, but these have not been included in the budget as the level of cost is currently unknown, and they are likely to be funded from the Consolidated Fabric Fund, or other external sources.

Trustees' Annual Report (Continued)

Year ended 31 December 2025

The investments, principally held in the Sutherland Bequest, saw a decrease in value of £1,601 or less than 1%. The overall Parish funds decreased by nearly 5%.

This indicates that the Parish continues to be financially sustainable, despite the operating deficit, for the foreseeable future due to the level of reserves.

Reserves Policy

It is the Trustees' policy to hold cash reserves of approximately three months expenditure. At the year end the Church held unrestricted cash general funds of £19,501. This includes £885 of designated funds, which have been provided for the purposes shown in Note 2. This total represents approximately 7 months expenditure, but it is the intention to invest a proportion of these funds during the year.

It should be noted that the funds from the sale of church buildings are held centrally by the General Trustees in the Consolidated Fabric Fund and do not form part of these accounts, though details are provided in the Appendix.

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 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,



Margaret Young
Session Clerk

Date: 27/01/26

Independent Examiner's Report to the Trustees of Dunglass Parish Church on the Unaudited Accounts of the Charity

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

This report is made to the Trustees of Dunglass Parish Church in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion as set out below, and for no other purpose. To the fullest extent permitted by law I do not accept or assume responsibility to anyone other than the Trustees of Dunglass Parish Church for my work on this report.

Respective Responsibilities of Trustees of Dunglass Parish Church and the Independent Examiner

The responsibilities of the Trustees are contained in their Annual Report for the year ended the 31st December 2025, and they consider that the audit requirement of the Regulation 10 (1)(d) of The Charities Accounts (Scotland) Regulations 2006 does not apply. It is my responsibility to examine the accounts as required under Section 44 (1)(c) of The Charities and Trustee Investment (Scotland) Act 2006, and to state whether any particular matters have come to my attention.

Basis of Examiner's Report

An 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 Church 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 of the Church concerning 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 which gave me reasonable cause to believe that in all material respects the requirements to keep accounting records in accordance with Section 44 (1)(a) of the 2006 Act and Regulation 4 of the 2006 Accounts Regulations and to prepare accounts which are in accordance with the accounting records and that comply with Regulation 9 of the 2006 Accounts Regulations have been met.

A. J. Harrison

Independent Examiner

A. D. HARRISON, C.A.

Date

4th May 2026

Dunglass Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds			Total 2025 £	Total 2024 £
		General	Designated	Sutherland		
		Funds 2025 £	Funds 2025 £	Bequest 2025 £		
<u>Receipts</u>	3					
Donations		12,211	0	0	12,211	13,379
Legacy		0	0	0	0	0
Activities for Generating Funds		724	0	0	724	1,054
Investment income		3,841	0	1,911	5,752	5,613
Rental of premises		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	200	0	200	100
Receipts from General Trustees		4,735	0	0	4,735	4,985
Other Receipts		2,016	0	0	2,016	3,855
<u>Total Receipts</u>		<u>23,527</u>	<u>200</u>	<u>1,911</u>	<u>25,638</u>	<u>28,986</u>
<u>Payments</u>	4					
Costs of generating funds		62	0	0	62	63
Charitable activities		36,855	0	0	36,855	32,968
Purchase of Investments		0	0	0	0	0
<u>Total Payments</u>		<u>36,918</u>	<u>0</u>	<u>0</u>	<u>36,918</u>	<u>33,031</u>
Excess of Payments over Receipts		-13,391	200	1,911	-11,279	-4,045
Transfers between funds		8,030		-8,030	0	0
Operating Deficit		<u>-5,361</u>	<u>200</u>	<u>-6,119</u>	<u>-11,279</u>	<u>-4,045</u>

DUNGLASS PARISH CHURCH
STATEMENT OF BALANCES
At 31 December 2025

Unrestricted Funds						
Note	General Account £	Designated Funds			Total 2025 £	Total 2024 £
		Flower Fund	Messy Church /Youth Fund	Sutherland Bequest £		
<u>Bank Balances</u>						
at 1st January 2025	23,976	128	557	6,119	30,780	34,825
<u>Movement in year:</u>						
Excess of Payments over Receipts	-5,360	0	200	- 6,119	-11,279	-4,045
Bank & deposit balances carried forward	<u>18,616</u>	<u>128</u>	<u>757</u>	<u>-</u>	<u>19,501</u>	<u>30,780</u>
<u>Investments at market value</u>						
(cost £ 144,070)	<u>1,947</u>	<u>0</u>	<u>0</u>	<u>245,364</u>	<u>247,311</u>	<u>248,912</u>
<u>Total</u>	<u>20,563</u>	<u>128</u>	<u>757</u>	<u>245,364</u>	<u>266,812</u>	<u>279,692</u>

The accounts were approved by the Kirk Session and Financial Board on 27 January 2026

For and on behalf of the Kirk Session and Financial Board

<u>Margaret Young</u>	Session Clerk
<u>APM & Sighlingale</u>	Treasurer

DUNGLASS PARISH CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

1. Trustee Remuneration and Related Party Transactions

There was no money paid to any of the trustees beyond direct expenses for costs incurred.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
General Account					
General Fund	23,976	23,527	36,917	8,030	18,616
Sutherland Bequest	6,119	1,911	0	-8,030	0
<u>Designated Funds</u>					
Flower Fund	128	0	0	0	128
Messy Church & Youth Fund	557	200	0	0	757
Total funds	<u>30,780</u>	<u>25,638</u>	<u>36,917</u>	<u>0</u>	<u>19,501</u>

Purposes of Designated Funds

Flower Fund: This is a fund created by a legacy to be used for flowers for Cockburnspath Church.

The Messy Church Fund & Youth Fund: These were combined for reporting purposes in 2020: This is a fund to be used towards the provision of youth activities including Messy Church.

Sutherland Bequest: A bequest was made in 1965 in memory of the former minister of Innerwick. Historically this fund was used only for the upkeep of Innerwick Church and the Manse, but at the Board & Session Meeting of 25th January 2023, following agreement with OSCR, it was agreed to be used for the general charitable purposes of the Parish.

During 2025 the residual funds in the Sutherland Bequest current account were transferred to the General Fund, and it is the intent to close this account in 2026.

There are no Restricted Funds

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2025 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	410			410	528
Gift Aid Donations	7,432			7,432	7,571
Tax Recovered on Gift Aid Donations	2,644			2,644	3,073
Ordinary Offerings (Open Plate)	1,155			1,155	2,067
Other Offerings, Donations etc	570			570	140
	<u>12,211</u>	<u>0</u>	<u>0</u>	<u>12,211</u>	<u>13,379</u>
4. Analysis of Payments					
Costs of generating funds	<u>62</u>	<u>0</u>	<u>0</u>	<u>62</u>	<u>63</u>
Charitable activities					
Giving to Grow allocation	12,666			12,666	12,405
Presbytery dues	346			346	500
Local Mission (incl L&W)	60			60	460
Minister's expenses	9,025			9,025	3,486
Pulpit supply	452			452	768
Other staffing costs	0			0	0
Fabric repairs & maintenance	458			458	896
Council Tax	2,826			2,826	2,569
Heat and light	3,934			3,934	4,934
Insurance	4,488			4,488	4,330
Organ & music	2,600			2,600	197
Administration Costs	0			0	2,247
Messy Church				0	161
Flower Fund				0	15
	<u>36,855</u>	<u>0</u>	<u>0</u>	<u>36,855</u>	<u>32,968</u>
Total Payments	<u>36,917</u>	<u>0</u>	<u>0</u>	<u>36,917</u>	<u>33,031</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' contributions for national insurance, pension and housing and loan fund. The minimum stipend is £32,433, and the maximum stipend in 5th and subsequent years of service is £39,856.

6. Collections for Third Parties

2025	2024
£	£
0	0

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December 2025 at cost	<u>25,875</u>	<u>25,875</u>
Market Value of Balances at 31 December 2025	<u>39,701</u>	<u>37,872</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance 1 January 2025	88	1,066
Interest Received	5,027	4,007
Support Costs	380	0
Paid to General Account	<u>4,735</u>	<u>4,985</u>
Credit Balance at 31 December 2025	<u>0</u>	<u>88</u>
<u>TEMPORARY FUNDS</u>		
Balance 1 January 2025	83,125	4,855
Property Costs and Interest	1,820	2,020
Property Sales	<u>60,000</u>	<u>90,000</u>
Balance at 31 December 2025	<u>£141,305</u>	<u>£83,125</u>

GENERAL FUND BUDGET FOR 2026 (Excluding Messy Church)

	Budget 2026	Actual 2025
RECEIPTS		
WFO (non Gift Aid)	400	410
Gift Aid	7,200	7,432
Tax on Gift Aid	2,378	2,644
Ordinary Offerings & donations	1,500	1,725
Congregational Organisations	0	0
Fund raisers	750	724
Dividends & Interest	5,750	5,752
Weddings & Funerals	1,200	600
Use of Premises	250	0
Consolidated Fabric Fund	6,000	4,735
Grants	0	0
Miscellaneous	1,000	1,416
Total Ordinary General Income	26,428	25,438
PAYMENTS		
Ministry, Mission & Wider Work		
Ministry & Missions allocation	11,675	12,666
Presbytery Dues	350	346
Music	120	2,600
Minister's expenses	6,000	9,025
Pulpit Supply	800	452
Insurance	2,983	4,488
Fabric repairs & Maintenance	2,000	458
Heating & Lighting	3,700	3,934
Manse Council Tax	2,600	2,826
General Administration & Other Local Costs	1,200	122
Total Expenditure	31,428	36,917
General Fund Defecit	-5,000	-11,479

MESSY CHURCH BUDGET FOR 2026

Ordinary Offerings & Grants	250	200
Messy Church Costs	300	0
Messy Church Deficit	-50	200