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THE CHURCH OF SCOTLAND

GLENKENS PARISH CHURCH

CONGREGATIONAL ACCOUNTS

for the year ended 31st December 2025

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 070454

Charity No: SC 016053

Reference and Administrative Information

Charity Name:	Glenkens Parish Church of Scotland
Charity Registration Number:	SC016053
Congregational Reference No:	070454
Tax (Claims) Reference No:	ST06544
Listed Places of Worship Grant Scheme No:	SC042618
Contact Address:	Craigend Cottage Broughton Biggar ML12 6HH

Trustees being members of Kirk Session

Rev V Ott (Interim Moderator)
Mr G Bell
Mrs M Bone
Mrs A Brown
Mr C Burnie
Mrs C Currie
Mrs H Bullock
Mr H Clark-Kennedy
Mrs A Grieve
Mr J Hutchison
Miss C Jardine (deceased Jan 2025)
Mr I Knox
Mrs J Lockerbie (deceased Dec 2025)
Mrs I McCreath
Miss L McNaught (stepped down Oct 2025)
Mr A Mellor
Mrs E Peacock
Mrs M Pringle
Mr A Sidaway
Mrs J Walker

Principal Office-bearers

Minister:	Vacancy
Interim Moderator:	Rev V Ott
Session Clerk:	Mr I Knox & Mrs I McCreath
Church Treasurer:	Mrs H Bartholomew

Locum Rev J Huggett

Independent Examiner

Mr Alan G. Smith
Balmaclellan House
Balmaclellan
Castle Douglas DG7 3PW

Bankers

Bank of Scotland
The Direct Business
PO Box 1000, BX2 1LB

Trustees' Annual Report
Year ended 31st December 2025

Structure, Governance and 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 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 and its Moderator, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which normally meets a number of times a year, is responsible both for spiritual affairs within the church and for financial and fabric matters. It meets occasionally after morning worship to deal with pressing business. In the normal course all matters are considered by the whole Session. On rare occasions a particular complex matter will be delegated to certain elders for consideration who will thereafter advise and report to the full Session, which will make any decision required. The congregation of the Glenkens Parish Church of Scotland formed by a union of the congregations of Balmaclellan, Kells & Dalry Church with Carsphairn Church on 1st January 2025. The accounts are for the new united congregation. On 1st January the congregation was linked with the congregation of Galloway Dee Parish Church of Scotland, with which it shares the same locum, whilst a new minister for the charge is sought. The new Glenkens Parish CofS comprises of the four formerly independent CofS Parish Churches occupying the geographical area of the Glenkens.

Objectives and Activities

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

A service is held in each of the four church buildings once a month, with Balmaclellan Church holding a morning service on the first Sunday in the month, Carsphairn Church on the second Sunday of the month, Kells Church on the third Sunday of the month and Dalry Church on the fourth Sunday of the month. During 2025 services at Carsphairn have been at 11.15am and 11am at Balmaclellan, Dalry and Kells. In months where there is a fifth Sunday the service has rotated around the four churches. Services of Holy Communion and services of baptism are held in all four churches.

There is a small Guild, the Glenkens Churches Guild, whose contribution to the congregation greatly outweighs its numbers. It often makes a valuable contribution to the Church finances.

Unfortunately the Glenkens Church Choir had to fold, with some of the current members and new members forming the Glenkens Singers, moving away from the church to meet in the CatStrand, New Galloway.

The Bible Study group continued to meet during the year in the Dalry Session House.

The old Dalry manse was sold in 2024 for just under £300,000. Plans had begun in regards to building a new manse, and had reached the stage of Dumfries & Galloway rejecting proposed building plans on glebe land between the old manse and Newfield Farm, and which had been resubmitted on appeal. However an opportunity to buy a suitable house being put up for sale that would be ideal for a manse arose and at the time of this report the purchase was still in progress.

With the retirement of the Church Organist, Geoff Davidson, for the Balmaclellan, Dalry and Kells Churches at the end of March 2025, an earnest search for a new organist was undertaken prior to this – even seeing if there were any budding musicians amongst the youth of the area. With no replacement organist being found it was decided to invest in an Ht-400 Hymnal Plus Player system. A sizeable portion of this cost was met through several generous anonymous donations.

During the year progress was made towards the closure and sale of Balmaclellan church building, which had been ear-marked for closure under the Presbytery Plan. The Presbytery Plan also requires the closure of either Dalry church building or Kells church building. After careful consideration of the pros and cons for both Kells and Dalry and also representations from various members of the congregation, the Kirk Session met and voted to retain Dalry Church. This was brought to a Congregation meeting in July where the congregational vote was in favour of retaining Dalry church building.

During the year several potential candidates for the position of a new minister for the Charge were interviewed by the Nominating Committee but unfortunately none of these led to a new minister being appointed.

The Church has been ably supported during the year by Rev. Judith Hugget, Locum minister, and by Rev. Val Ott, Interim Moderator. Mr John Freddi, a co-opted member of the Kirk Session, who had been sharing the role as Treasurer for Carsphairn Church, but who has now moved away from the area, stepped down from his role. His help over the years in Carsphairn Church has been hugely appreciated. The Church also sadly lost two much loved and faithful Elders of the church, Miss Caroline Jardine and Mrs Jean Lockerbie, who passed away during the year.

Achievements and Performance

The annual World Day of Prayer was held in Balmaclellan Church in early March. The Guild held its AGM in mid-March and the church AGM was in late March. A joint evening Easter Communion service was held in Crossmichael Church Hall, as well as the early Easter Day service followed by breakfast. A joint Good Friday service was held in Dalry Church, and both Kells Church and Crossmichael Church Hall had mid-morning Easter Sunday services. The Guild organised a Spring Teas fundraising event in Dalry Session House in May, and had a stall at the Alternative Games in August. A Harvest Thanksgiving Service was celebrated in Dalry Church at the end of September with a special collection for Tear Fund, along with non-perishable food donations being given to the Castle Douglas Stepping Stones Foodbank, and perishable food to the New Galloway Community Larder. A Reformation Service was held as part of the 4th Sunday of the month Dalry Church service in October.

Acts of Remembrance were held at Balmaclellan, Carsphairn, Dalry and New Galloway War Memorials, with Remembrance services being held in Carsphairn Church, Dalry Church and St Margaret's Episcopal Church, New Galloway.

The Guild held a joint Christmas Coffee morning with St Margaret's Guild in the New Galloway Town Hall in early December. A Morning Worship and Gift Service was held in Balmaclellan Church early

December. Carsphairn held its annual Community Service and party a few days before Christmas. A Watchnight service was held in Dalry Church, and a Christmas Day service was celebrated in Balmaclellan Church. In December Dalry School held a Christmas Service in Dalry Church, led by our Locum, Judith Huggett.

Communion Services were held in Dalry Church in February, a joint Easter Communion in Crossmichael Church Hall, in Balmaclellan Church in May, in Carsphairn Church in August, and in Kells Church in October.

Financial Review

The beginning of 2025 saw Carsphairn Church uniting with Balmaclellan, Kells and Dalry Church (BKD Church) to form the Glenkens Parish Church of Scotland. As the Official Scottish Charity Regulator (OSCR) carried forward the charity number of BKD Church as the charity number for the Glenkens Parish Church, accounting regulations required that the comparison figures shown for 2024 are of only those of BKD Church. So although the Accounts for 2025 cover an exact whole year for the Glenkens Parish Church, with the union having taken place on 1st January 2025, the 2024 figures do not include any income and expenditure for Carsphairn Church. Therefore it is not possible to carry out a comparison of the current year figures based on the 2024 figures shown in the Accounts.

Per agreement between OSCR and the Church of Scotland (CofS) the agreed accounting method for bringing in amounts from a union is by way of the acquisition method. This method takes the net assets of the ceasing congregation and donates/transfers them to the continuing charity. As OSCR carried forward the BKD Church charity number, not the Carsphairn Church charity number, Carsphairn Church for accounting purposes is considered the ceasing congregation. Hence the net assets of Carsphairn Church for 31st December 2024 are shown as income received on pg9 under, "Transfer of Union Balance."

The net assets for Carsphairn Church were made up of both bank balances and investments. For clarity these are shown as separate amounts on pg9 so that the investments can be seen as being included in the total investments on pg10, and the bank balances are included in the total receipts of £61,225 on pg11. (Pg9 Receipts £40,823 plus Carsphairn Church bank accounts £20,402).

Pg14 also shows the Carsphairn Church Funds held on behalf of the congregation by the CofS General Trustees being brought into both the Capital and Revenue accounts.

At the start of 2025 a budget was prepared using the combined income and expenditure of both BKD Church and Carsphairn Church for 2024. The budget suggested an approximate income of about £24,300 and approximated expenditure of about £37,806, and thus an estimated overall loss of about £13,506.

Not including the Carsphairn Church Transfer of Union Balances unrestricted income (pg9 £17,945 + £4,148), and not including income drawn down from the Revenue account (pg14 £8,411), the Accounts show on pg9 under Unrestricted Income a total of £22,563. This is about £1,700 less than budgeted.

Income received by donations (Gift Aid donations, WFO envelopes, Open Plate, Other Donations) was about £600 less than budgeted, but Rent of Session House was about £600 more than budgeted. Although the Glenkens Guild donated £400 to the church, there was no income from any church fundraising activities. There was however more income received via Weddings and Funerals than budgeted for. The church also collected £678 for other charities during the year, note 13 on pg14.

The noticeable drop in income when comparing actual figures to the budget is that less Tax Recovered on Gift Aid Donations was received. This was due to some claims amounting to about

£2,500 not having been processed by HMRC by the year end. It was found in November when putting the claims together that the Glenkens Parish Church had to be set up as a new charity with the HMRC, causing a delay in making claims. Despite following HMRC's instructions, this still created an issue with HMRC regarding claims for up to 31 December 2024.

If all the Gift Aid claims had been processed before the year end, the total Unrestricted Income for the year would have been about £25,000. This would have been about £700 more than budgeted.

Total Unrestricted Payments on pg9 are £40,495. This was about £2,700 more than budgeted (£37,806). There was noticeable greater expenditure than budgeted for in Presbytery Dues, Organist Salary, Church Office Expenses, Life & Work, Choir & Music, Miscellaneous Expenses and Manse Expenses, amounting to about £2,000 in total.

Choir & Music expenditure was greater due to the purchase of the Ht-400 Hymnal Plus Player costing £2,600. The Kirk Session approved using £1,000 from the R S Watt Fund and several anonymous donations of £1,132.63 helped reduce the cost paid out of the General Fund pg13 to £469. (£469 + 50% CCLI cost £97 = £566).

There was also a much greater Church Fabric Maintenance expenditure of about £6,000 than the £2,000 budgeted for due to the re painting of Carsphairn Church which the Treasurer had forgotten about at the time of putting together the budget.

The re painting of Carsphairn Church cost £10,799. Carsphairn Renewable Energy Fund Ltd (CREFL) donated a grant of £5,000 towards the cost. Further additional cost was met through funds remaining in the Carsphairn General Fund from the re slating of Carsphairn Church roof in 2022 of £3,420. These funds were part of the total £17,945 Unrestricted Transfer of Union Balance Funds, pg9. This left a remainder of £2,379 paid from the Glenkens Church Unrestricted Fabric Fund.

The total additional expenditure not budgeted for of about £8,000 was in part negated by noticeable less expenditure in Ministers Travel Expenses, Church Heat & Light, and Church Insurance Costs of about £5,300. Hence the net approx. £2,700 more than budgeted.

The Ministers Travel Expenses were less by about £1,100 due to 40% of the costs being paid by the Galloway Dee Church under the agreed shared costed percentage agreement. Pulpit Supply was about £200 less than budgeted.

Church Heat & Light was less by about £2,700. Some of this is due to the difficulty three separate electricity meters in one church building causes with modern software setups Electricity companies use, leading to Carsphairn Church being underbilled for most of 2025. The account has now been brought up to date with a bill of £764 paid in January 2026.

Carsphairn Church had an exceptionally great value three year electricity contract taken out with Scottish Power just before energy prices shot up early 2022 and which came to an end in March 2025. A new contract was taken out with EON.

During the year electricity contracts for Balmaclellan Church and Kells Church also came to an end in August 2025. When taking out the contracts in 2023 the Treasurer had been misled over fixed price contracts vs fixed period contracts and found three months into the contracts the daily standing charges increased over 250% The case was taken to the Energy Ombudsman who ruled in favour of the Treasurer having been misled. Scottish Power kept charging the higher rates but put a credit on the accounts to offset the differences in the rates. This meant the Church had to continue paying the higher bills and thus both accounts were in credit at the end of the contracts and Scottish Power refunded these amounts.

To try and keep Carsphairn Church, Balmaclellan Church and Kells Church on the best electricity contracts available, the Treasurer requested the available help from the CofS General Trustees. All four church buildings are now under electricity contracts secured by the CofS General Trustees.

The Church Building Insurance was less than budgeted by about £1,300. Early in 2025 there was a move by the CofS General Trustees along with Aviva Insurance Broker to merge the separate insurance policies for each church building in a parish into just one insurance policy covering all of the buildings. This seems to have created a saving for the Glenkens Parish Church for 2025.

The budget had forecast an overall loss of about £13,506. The actual loss without funds drawn down from the Revenue fund and help from CREFL was £19,335.

£8,411 funds were drawn down from the Revenue Account pg14 to help cover £5,450 of the insurance costs for Balmaclellan Church, Dalry Church and Kells Church. £2,961 was also drawn down to cover various costs related to looking to build a new manse on glebe land beside the old manse, with £600 of this being part of "Other Payment Costs" pg13 in 2024. CREFL gave a grant of £1,403 pg15 towards Carsphairn Church insurance.

The funds drawn down from the Revenue Account and grants from CREFL have helped keep the local Unrestricted General Funds healthy and hopefully, along with continued regular donations being received, being able to meet all out going expenses for 2026.

It is possible 2027 may become more challenging. In 2025 the Church has been able to draw down £8,411 from the Revenue Account, whilst the Revenue Account received £16,479 income in Dividends and Interest (pg14). However this amount of income will drop significantly in 2026. The Revenue Fund has been boosted by the injection of cash into the Capital Account by the sale of the old Dalry manse in 2024. At the time of this report the purchase of a new manse is in progress. As this process is being undertaken by the CofS General Trustees, the Treasurer is not aware of the exact costs and expenses and how much if any capital will be left in the Capital Account pg14 after the purchase. The funds in the Capital Account are net funds remaining from the sales of all four original manses in the Glenkens over the last 50 plus years, so it is appropriate that they are spent on the cost on a new manse.

Due to increased income in 2024 because of several years of Tax Recoverable on Gift Aid being received in one year, income for 2024 was higher than in 2023. The Giving to Grow (towards Minster's stipend and expenses) for each year is based on the unrestricted income received the previous year. Therefore the Giving to Grow contribution for 2026 has increased from £13,746 in 2025 to £19,285 due in 2026 – pg14.

A forecast budget for the year 2026, without unknown new manse expenses, is for an income of about £23,000, and expenditure of about £43,415. This would leave a deficit of about £20,415.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. Any further funds are held by the General Trustees and a full year's expenditure is available on short notice. At the year end the Church held unrestricted cash funds of £75,379, of which £32,162 was held in the Designated General Fund and £43,217 was held in the Designated Fabric Fund, pg11. The Church also held at the year end General Fund Investments of CofS Units and Deposit Fund of market value £37,496, and Fabric Fund Investments of CofS Units and Deposit Fund of market value £24,528, pg10. On behalf of the Congregation the CofS General Trustees held in a Capital Account, market value of £387,574, and Revenue Account of £34,004, pg14.

Communion Silver

Virgin Money holds communion silver for Balmaclellan and Kells Churches, and this will probably have to be moved in the next year or so as the Virgin Money branch in Dumfries is looking to formally notify customers that they will no longer store securities for customers. It was confirmed during the year that there is a box belonging to Balmaclellan and Kells Church in the Virgin Money Bank vault in Dumfries, but the contents couldn't be checked as the key for the padlock is currently lost. Rather than have the lock cut and replaced, it was decided to leave things for now pending the box having to be moved in the near future and the contents can be checked then.

The Bank of Scotland holds communion silver for Carsphairn Church and charges about £100 each year in bank charges called, "Safe Custody Fee."

Statement of Trustees' Responsibilities

The members of the Kirk Session are responsible for keeping proper accounting records which, if inspected on request, must reflect the financial position of the Parish at that time. Session must also prepare financial statements which give sufficient detail to enable an appreciation to be made of the transactions of the Parish during any financial year. This must be done to ensure that the financial statements comply with the Charities and Trustees 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 Parish and must also take reasonable steps for the preventions and/or detection of fraud and other irregularities.

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~~Ian Knox~~ (Session Clerk)
Irene McCreath

Date: 22 March 2026

Report of the Independent Examiner

I report on the accounts of this Charity for the year ended 31st December 2025 which are set out in the ensuing pages.

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 my responsibility to examine the accounts 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 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 seeking 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31st December 2025 no matter has come to my attention

1. which gives me reasonable cause 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
   - the accounts do not accord with those records
   - the statement of account does not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Allan G. Smith

.....

Mr Alan G. Smith
Balmaclellan House
Balmaclellan
Castle Douglas DG7 3PW

Date: 19 February 2026

Scottish Charity No:
SC016053

Glenkens Parish
Church of Scotland
Year End 31 December 2025
Receipts and Payments Account

Congregation No:
070454

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts						
Donations	2	19213.85	1882.63		21096.48	29954.71
Activities for Generating Funds					0.00	528.80
Bank & Deposit Interest	3	756.93	74.64	179.80	1011.37	1160.70
Investment Income	4	1412.52		629.77	2042.29	2016.59
Other Receipts	5	1180.00			1180.00	700.00
Net Receipts		**22563.30**	**1957.27**	**809.57**	**25330.14**	**34360.80**
From General Trustees	*pg14*	8411.38			8411.38	0.00
Grants			6403.39		6403.39	0.00
Legacies					0.00	0.00
Extra Ordinary Income	*6*				0.00	1489.16
Life & Work					0.00	252.00
Collections for Third Parties			677.60		677.60	0.00
		30974.68	**9038.26**	**809.57**	**40822.51**	**36101.96**
Transfer of Union Balance	7					
Bank accounts		17944.76	131.87	2325.72	20402.35	0.00
Investments		4148.00		1035.00	5183.00	
Total Receipts		**53067.44**	**9170.13**	**4170.29**	**66407.86**	**36101.96**
Payments						
Cost of Generating Funds	8				0.00	0.00
Charitable Activities	9	37734.92	7536.02	1066.75	46337.69	30424.44
Other Payment Costs	10	2760.00	413.06		3173.06	763.00
Total Payments		**40494.92**	**7949.08**	**1066.75**	**49510.75**	**31187.44**
Excess of Receipts over Payments for the year		**12572.52**	**1221.05**	**3103.54**	**16897.11**	**4914.52**
Excess of Payments over Receipts for the year without Tranfer of Union Balances		***-9520.24***	***1089.18***	***-257.18***	***-8688.24***	***4914.52***

Scottish Charity No:
SC016053

Glenkens Parish
Church of Scotland
Year End 31 December 2025

Congregation No:
070454

Statement of Balances

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & Deposit balances b/fwd BKD Jan 2025	1	67096.69	5563.37	19258.43	91918.49	87003.97
Movement in Year:						
Excess of Receipts over payments for the year	*pg9*	12572.52	1221.05	3103.54	16897.11	4914.52
Transfer of Union Balance Investments to Invesments	*pg9*	-4148.00	0.00	-1035.00	-5183.00	0.00
Bank & Deposit balances carried forward Dec 2025	1	**75521.21**	**6784.42**	**21326.97**	**103632.60**	**91918.49**

Investments at Market Value	Units	Price £	Historic Cost	Value 31/12/2025	Value 31/12/2024
General Fund					
Church of Scotland units	4600	6.88	3313	31648.00	29348.00
Deposit Fund - B&K			1700	1700.00	1700.00
Deposit Fund - Carsphairn			4148	4148.00	0.00
Fabric Fund					
Church of Scotland units	3260	6.88	3053	22428.80	20798.80
Deposit Fund			2100	2100.00	2100.00
J Arthur Cameron Memorial Fund					
Church of Scotland units	980	6.88	553	6742.40	6252.40
Charifund units	478	17.2754	404	8257.64	7038.07
Carsphairn Benevolent Fund					
Deposit Fund			1035	1035.00	0.00
			15271	**78059.84**	**67237.27**

The accounts were approved by the Kirk Session and Financial Board on 22 March **2026**

For and on behalf of the Kirk Session and Financial Board

Signature

IRENE McCREATH **Session Clerk**
Name

Signature

HEIDI BARTHOLOMEW **Treasurer**
Name

Scottish Charity No:
SC016053

Glenkens Parish
Church of Scotland
Year End 31 December 2025

Congregation No:
070454

Notes to the Accounts

1 Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds					
General Fund	23907.48	42506.60	32856.78	-1395.00	32162.30
Designated Fabric Fund	43189.21	6271.17	7638.14	1395.00	43217.24
Carsphairn Sunday School Fund	0.00	141.67			141.67
	67096.69	48919.44	40494.92	0.00	75521.21
Restricted Funds					
Balmaclellan Fabric Fund	1059.89	13.95			1073.84
Carsphairn Church Fund	0.00	750.60			750.60
Kells Fabric Fund	0.00				0.00
Sunday School Fund	640.53	8.43			648.96
Dunkeld Grave Fund	2807.28	36.94			2844.22
Johnston Grave Fund	462.79	6.09			468.88
Mabin Grave Fund	193.35	2.55			195.90
Maxwell Grave Fund	260.75	3.43			264.18
Newall Grave Fund	65.25	0.86			66.11
Robert Campbell Grave Fund	0.00	132.69			132.69
Wilson Grave Fund	73.53	0.97			74.50
CREFL Grants	0.00	6403.39	6403.39		0.00
HT-400 Hymnal Plus Player	0.00	1132.63	1132.63		0.00
Third Party Collections	0.00	677.60	413.06		264.54
	5563.37	9170.13	7949.08	0.00	6784.42
Endowment Funds					
Blain/Dunkeld Bequest	1400.81	18.44			1419.25
Carsphairn Benevolent Fund	0.00	2371.48	4.25		2367.23
McNaught/Sorbie Trust	1599.17	21.05			1620.22
J A Cameron Memorial Fund	10755.82	661.97	62.50		11355.29
R S Watt Fund	1820.49	13.90	1000.00		834.39
McGuffog Trust	894.74	11.77			906.51
Spalding Bounty	2787.40	36.68			2824.08
	19258.43	3135.29	1066.75	0.00	21326.97
Total Funds	**91918.49**	**61224.86**	**49510.75**	**0.00**	**103632.60**

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property and the Manse.
Carsphairn Sunday School Fund: The Trustees have set aside funds for use by the Sunday School

Purposes of Endowment Funds

Blain/Dunkeld Bequest and the McNaught/Sorbie Trust: Funds may be used to assist the poor of the parish at the discretion of the Kirk Session.
Cameron Memorial Fund: is to be used to maintain the car-park at Kells Church.
Carsphairn Church Benevolent Fund: Income from the Benevolent Fund is to be used to alleviate a sudden and immediate financial problem caused by circumstances outwith the recipent's control
R S Watt Fund: is to be used to provide bibles to children baptised in Balmaclellan or Kells churches.
The McGuffog Trust: is an old endowment to provide for the poor of the Balmaclellan or Kells parishes.
Spalding Bounty is an old endownment to provide for the poor of Balmaclellan and Dalry parishes

Purposes of Restricted Funds

Balmaclellan Fund: These funds are restricted for the use and maintenance of Balmaclellan Church.
Carsphairh Church Fund: These funds are restricted for the use of and maintenance of Carsphairn Church.
Kells Fund: These funds are restricted for the use and maintenance of Balmaclellan Church.
Sunday School Fund: This Fund is for re-establishing the Sunday School in future.
The Dunkeld, Johnston, Mabin, Maxwell, Newall, R Campbell and Wilson Grave Funds are ring-fenced within the Barclays Savings General Fund for the upkeep of the respective family graves.

Notes to the Accounts continued

Analysis of Income

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
2 Donations						
WFO Scheme (non Gift Aid)		1173.00			1173.00	1579.00
Gift Aid donations		11171.56	1550.00		12721.56	8982.12
Tax Recovered on Gift Aid Donatio		1679.69			1679.69	13978.64
Ordinary Offerings (Open Plate)		3332.20			3332.20	1785.95
Donations (non Gift Aid)		956.90	332.63		1289.53	2979.00
Weddings and Funerals		900.50			900.50	650.00
Total Donations		**19213.85**	**1882.63**	**0.00**	**21096.48**	**29954.71**
3 Bank Interest						
General		210.98			210.98	212.40
Fabric		545.95			545.95	623.27
Restricted Funds			74.64		74.64	128.85
Endowment Funds				179.80	179.80	196.18
Total Bank Interest		**756.93**	**74.64**	**179.80**	**1011.37**	**1160.70**
4 Investment Income						
General		879.57			879.57	709.25
Fabric		532.95			532.95	549.10
Restricted Funds					0.00	171.27
Endowment Funds				629.77	629.77	586.97
Total Investment Income		**1412.52**	**0.00**	**629.77**	**2042.29**	**2016.59**
5 Other Receipts						
Rent of Session House		1180.00			1180.00	600.00
Miscellaneous Income		0.00			0.00	100.00
		1180.00	**0.00**	**0.00**	**1180.00**	**700.00**
6 Extra Ordinary Income						
Spalding Bounty shares cashed in		**0.00**	**0.00**	**0.00**	**0.00**	**1489.16**

7 Transfer of Union Balance

This is the acquisition method of accounting for a union which takes the net assets of the ceasing congregation and donates/transfers them to the continuing charity, hence they show as income.
This is the Church of Scotland's agreed format with the Scottish Charity Regulator OSCR

Notes to the Accounts continued

Analysis of Payments

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
8 Cost of Generating Funds						
Offering Envelopes		**0.00**			**0.00**	**0.00**
9 Charitable Activities						
Ministry and Mission						
Stipend Fund		13746.00			13746.00	3519.00
Presbytery Dues		922.60			922.60	1042.00
Local Staffing Costs						
Ministers Expenses					0.00	0.00
Locum Stipend					0.00	5252.64
Locum & Interim Moderator Travel		918.18			918.18	697.28
Pulpit Supply		416.63			416.63	1840.00
Organist Salary		450.00			450.00	1200.00
Other Local Costs						
Bank Charges		106.80		4.25	111.05	
Church Office Expenses		555.93			555.93	292.33
Choir and Music		565.86	1132.63	1000.00	2698.49	140.25
Fundraising Expenses					0.00	0.00
Miscellaneous Expenses		315.84			315.84	70.69
Building Costs						
Church Fabric Maintenance		7973.74	5000.00		12973.74	1801.04
Organ Maintenance		744.00			744.00	720.00
Church Light & Heat		3281.65			3281.65	5012.85
Church Insurance		7737.69	1403.39		9141.08	7554.11
Upkeep of Grounds				62.50	62.50	150.00
Manse Fabric Maintenance					0.00	81.00
Manse Insurance					0.00	237.08
Manse Light & Heat					0.00	814.17
Manse Grounds					0.00	0.00
		37734.92	**7536.02**	**1066.75**	**46337.69**	**30424.44**
10 Other Payment Costs						
New Manse Expenses		2361.00			2361.00	600.00
Life & Work		399.00			399.00	0.00
Third Party Collections			413.06		413.06	0.00
Sale of Dalry Manse costs					0.00	163.00
		2760.00	**413.06**	**0.00**	**3173.06**	**763.00**

11 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 housing 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 fifth and subsequent years was £39,856

12 Trustee Remuneration and Related Party Transactions

The Intermin Moderator and Locum Minister received £918 towards their travel expenses. Organists received £450. Expenses amounting to £116 were reimbursed to three Trustees and one related party.

Notes to Accounts continued

	2025	2024
13 Collections for Third Parties	**£**	**£**
Abbas Rest	120.75	483.00
Save The Children	437.90	216.51
R.N.L.I	12.95	51.80
Tear Fund	106.00	0.00
	677.60	**751.31**

Appendix

Funds Held On Behalf Of The Congregation By The Church Of Scotland General Trustees

14 Capital Account	**Units**	**Price**	**Historic Cost**	**2025 £**	**2024 £**
Consolidated Fabric Fund at 31 Dec 2025					
Growth Fund	6532		20698.84		41674.16
Add: Carsphairn Growth Fund	3065		9712.81		
	9597	6.88	30411.65	66027.36	
Income Fund	1773		15317.13		19609.38
Add: Carsphairn Income Fund	832		7187.48		
	2605	11.39	22504.61	29670.95	
Deposit Fund			18461.82		18461.82
Add: Carsphairn Deposit Fund			8663.10		
			27124.92	27124.92	
Net from Dalry Manse Sale			264750.34	264750.34	264750.34
Balance at 31 December 2025			**344791.52**	**387573.57**	**344495.70**

15 Revenue Account		
Opening Balance 01 Jan 2025	14755.68	11474.68
Add Carsphairn Revenue Account	11560.72	
	26316.40	
Add Income		
- Dividends received on Growth Fund	1295.60	
- Dividends received on Income Fund	1563.00	
- Interest received on Deposit Fund	10219.44	
- Interest received on Revenue Account	3401.23	
	16479.27	3475.70
Less Revenue released		
- Administration Costs	380.00	
- General Fund (£5450.38 + £2961.00)	8411.38	
	8791.38	194.70
Balance at 31 December 2025	**34004.29**	**14755.68**

Ministries and Mission Contribution		**2026**		**2025**
Ministries and Mission Contributions		33788.00		23263.00
Less: Transition Funding	3000.00			
Endowment Income	6612.00		5306.00	
Glebe Rent	4891.00		4211.00	
		14503.00		9517.00
Net Requirements		19285.00		13746.00

Scottish Charity No: SC016053

Glenkens Parish
Church of Scotland
Year End 31 December 2025
Extra Notes to Accounts

Congregation No: 070454

	General	Fabric	Restricted	Endowments	Total
	£	£	£	£	£
16 Income					
WFO Scheme (non Gift Aid)	1173.00				1173.00
WFO Scheme (Gift Aid)	3866.50				3866.50
Gift Aid Donations	6770.06	535.00	1550.00		8855.06
Tax Recovered on Gift Aid	1679.69	0.00			1679.69
Donations (non Gift Aid)	956.90		332.63		1289.53
Ordinary Offerings (Open plate)	3332.20				3332.20
Weddings & Funerals	900.50				900.50
Regular Fund Raising	0.00				0.00
Bank Interest Received	210.98	545.95	74.64	179.80	1011.37
Investment Income	879.57	532.95	0.00	629.77	2042.29
Rent of Session House	1180.00				1180.00
Miscellaneous Income	0.00				0.00
	20949.40	1613.90	1957.27	809.57	25330.14
General Trustees - Insurance	5450.38				5450.38
General Trustees - New Manse	2961.00				2961.00
Grant	0.00		6403.39		6403.39
Legacies	0.00				0.00
Third Party Collections	0.00		677.60		677.60
	29360.78	**1613.90**	**9038.26**	**809.57**	**40822.51**
Transfer of Union Balances					
- Bank accounts	13287.49	4657.27	131.87	2325.72	20402.35
- Investments	4148.00	0.00	0.00	1035.00	5183.00
Per Trial Balance	**46796.27**	**6271.17**	**9170.13**	**4170.29**	**66407.86**
pg 9	53067.44				
17 Expenses					
Offering Envelopes	0.00				0.00
Minister's Stipend	13746.00				13746.00
Presbytery Dues	922.60				922.60
Interim Moderator & Locum - Travel	918.18				918.18
Pulpit Supply & Travel	416.63				416.63
Organist Salary	450.00				450.00
Bank Charges	106.80			4.25	111.05
Church Office Expenses	555.93				555.93
Choir & Music	565.86		1132.63	1000.00	2698.49
Miscellaneous Expenses	315.84				315.84
Church Fabric Maintenance	335.60	7638.14	5000.00		12973.74
Organ Maintenance	744.00				744.00
Church Heating & Lighting	3281.65				3281.65
Church Insurance	7737.69		1403.39		9141.08
Upkeep of Grounds	0.00			62.50	62.50
	30096.78	7638.14	7536.02	1066.75	46337.69
New Manse Expenses	2361.00				2361.00
Life & Work	399.00				399.00
Third Party Collections	0.00		413.06		413.06
Per Trial Balance	**32856.78**	**7638.14**	**7949.08**	**1066.75**	**49510.75**
pg 9	40494.92				