

The Church of Scotland
GATEHOUSE AND BORGUE PARISH CHURCH

**RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

Congregation No. 080463

Charity No. SC000961

Charity No. SC000961

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2025**

The Trustees present the Annual Report and Accounts for Gatehouse and Borgue Parish Church (Church of Scotland) for the year ended 31 December 2025.

Reference and Administrative information

Charity Name:	Gatehouse and Borgue Parish Church
Charity Registration No.	SC000961
Congregation Reference No.	080463
Contact Address	Ardwall Gatehouse of Fleet DG7 2EN

Trustees

Margaret Andrews	Christine Ashworth	Janet Byrom
Hilary McConchie	Leslie Holmes	Yvonne McConnell
Alexander McCulloch	Andrew McKean	Valerie Ott
Margaret Sloan	Kate Benney	Alastair McCarlie
Roberta Galloway	Gwen Corson	Gordon Hunter
Fiona McCulloch	Charles Dunnett	
Joanna Dunnett	Andrew McConchie	

Principal Office-bearers

Minister:	Rev Valerie Ott
Session Clerk:	Andrew McKean
Church Treasurer:	Alexander McCulloch
Property Convenor	Andrew McConchie

Independent Examiner

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

Bankers

Bank of Scotland
192 King Street
Castle Douglas
DG7 1DB

**Gatehouse and Borgue Parish Church
Trustee's 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 (Unitary Form).

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.

Organisational Structure

The Kirk Session is chaired by the Minister and meets five times a year. It is responsible for spiritual and temporal affairs within the Church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

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.

Achievements and Performance

Forty to fifty people attend worship on a Sunday morning in Gatehouse Church, rising to sixty in the summer, with regular visitors and holiday makers, and even more for services at Christmas, Easter, Harvest and Remembrance. On the first Sunday of every month a service is held in Borgue Village Hall. Once a month in Gatehouse we are joined by a Sunday School of about six children who come into the Church for the first part of the service and then go through into the Hall. There is a choir of around twelve singers, performing an introit at the beginning of each service, and occasionally an anthem as well. The hall is also a regular meeting place for a group of senior citizens, the Monday Club and Churches Together.

Volunteers

The church relies on the contribution of volunteers to carry out its activities but no amounts are recorded in the accounts for this.

Financial Review

Unrestricted donation income (including Gift Aid income) has decreased by some £31,716 in the year.

Other staffing costs have increased by around £3,000 due to increase of organ player payments. Repairs total has decreased by some £2,000 and Manse building costs has increased by around £1,600 due to Fencing repairs in March 2025.

The main result of the year's transactions is that there is an unrestricted deficit of £22,549 for the year. The restricted surplus was £383 and endowment surplus £145.

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Year Ended 31 December 2025**

Reserves Policy

At 31 December 2025 the Church held unrestricted cash funds of £12,146, restricted funds of £7,735 and endowment funds of £4,854. The trustees acknowledge that the level of unrestricted funds requires to be improved.

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Statement of Trustee's 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 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 including the adoption of the Church of Scotland Policies on Conflict of Interest and Whistleblowing.

Approved by the Trustees and signed on their behalf.



Mr Andrew McKean

Session Clerk

Date: 1 / 3 / 26

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2025**

Independent Examiner's Report to the Trustees of Gatehouse of Fleet Parish Church

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 to Regulation 10(1) to (d) of the Accounts Regulations 2006 (as amended) 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.

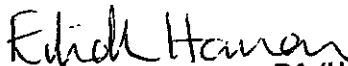
Basis of Independent Examiner's Statement

An 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) 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.


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

Date: 4 March 2026

**Gatehouse and Borgue Parish Church
Receipts and Payments Account
Year Ended 31 December 2025**

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
<u>Receipts</u>	3					
Donations		57,783	0	0	57,783	89,499
Activities for Generating Funds		1,711	0	0	1,711	937
Investment income		<u>2,112</u>	<u>383</u>	<u>145</u>	<u>2,640</u>	<u>2,640</u>
		61,606	383	145	62,134	93,076
Rental of Premises		1,366	0	0	1,366	1,504
Receipts from Linked Churches		<u>2,243</u>	<u>0</u>	<u>0</u>	<u>2,243</u>	<u>2,820</u>
<u>Total Receipts</u>		<u>65,215</u>	<u>383</u>	<u>145</u>	<u>65,743</u>	<u>97,400</u>
<u>Payments</u>	4					
Charitable activities		<u>87,764</u>	<u>0</u>	<u>0</u>	<u>87,764</u>	<u>77,375</u>
<u>Total Payments</u>		<u>87,764</u>	<u>0</u>	<u>0</u>	<u>87,764</u>	<u>77,375</u>
Excess / (Deficit) of Receipts over Payments for the year before transfers		(22,549)	383	145	(22,021)	20,025
Transfers		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Excess / (Deficit) of Receipts over Payments for the year		<u>(22,549)</u>	<u>383</u>	<u>145</u>	<u>(22,021)</u>	<u>20,025</u>

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Gatehouse and Borgue Parish Church
Statement of Balances
Year Ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank and deposit balances brought forward	34,695	7,352	4,709	46,756	26,731
Movement in year:					
Excess / (Deficit) of Receipts over Payments for the year	<u>(22,549)</u>	<u>383</u>	<u>145</u>	<u>(22,021)</u>	<u>20,025</u>
Bank & Deposit balances carried forward	<u>12,146</u>	<u>7,735</u>	<u>4,854</u>	<u>24,735</u>	<u>46,756</u>
 <u>Investments at market value</u>	 <u>113,066</u>	 <u>7,894</u>	 <u>7,362</u>	 <u>128,322</u>	 <u>119,488</u>
(Cost £74,867)	<u>64,755</u>	<u>7,444</u>	<u>2,568</u>	<u>74,867</u>	<u>74,867</u>

The Accounts were approved by the Kirk Session and Financial Board on 1/3/2026

For and on behalf of the Kirk Session and Financial Board

A. Mcken

Session Clerk

[Signature]

Treasurer

Gatehouse and Borgue Parish Church
Statement of Balances
Year Ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year 1 Trustee received reimbursement of Council Tax for the Manse of £3,813.

In addition Mrs Corson who is a Trustee, received £632 for providing her services to pulpit supply and Mr McKean, also a Trustee, received £540 for cleaning services.

2. Movements in Funds

	At January 2025 £	Receipts 2025 £	Payments 2025 £	Transfers 2025 £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	34,695	65,215	(87,764)	0	12,146
	<u>34,695</u>	<u>65,215</u>	<u>(87,764)</u>	<u>0</u>	<u>12,146</u>
Restricted funds					
Clock & Bell Maintenance	140	22	0	0	162
Graves Upkeep Account	7,212	361	0	0	7,573
	<u>7,352</u>	<u>383</u>	<u>0</u>	<u>0</u>	<u>7,735</u>
Endowment funds					
Menzies Trust	904	40	0	0	944
Coates Legacy	3,805	105	0	0	3,910
	<u>4,709</u>	<u>145</u>	<u>0</u>	<u>0</u>	<u>4,854</u>
Total Funds	<u>46,756</u>	<u>65,743</u>	<u>(87,764)</u>	<u>0</u>	<u>24,735</u>

Purposes of Restricted Funds

Graves Upkeep Fund - to maintain the Graveyard

Clock & Bell Maintenance Fund – transferred from the Borgue Church for maintenance

Purposes of Endowment Funds

Income from the Menzies Legacy is to be used to provide materials for Christian education

Income from the Coates Legacy is to be used for the needy in the Parish

Gatehouse and Borgue Parish Church
Notes of the Accounts
Year Ended 31 December 2025

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Gift Aid Donations	32,009	0	0	32,009	32,426
Tax Recovered on Gift Aid Donations	9,948	0	0	9,948	17,114
Ordinary Offerings (Open Plate)	7,814	0	0	7,814	6,547
Other Offerings, Donations etc	8,012	0	0	8,012	33,412
	<u>57,783</u>	<u>0</u>	<u>0</u>	<u>57,783</u>	<u>89,499</u>

4. Analysis of Payments

Charitable activities

Ministries & Mission allocation	34,244	0	0	34,244	27,214
Minister's expenses	3,209	0	0	3,209	2,790
Pulpit supply	239	0	0	239	177
Other staffing costs	9,420	0	0	9,420	6,382
Fabric repairs & maintenance	21,264	0	0	21,264	23,355
Council Tax	3,813	0	0	3,813	3,524
Heat and light	4,831	0	0	4,831	3,961
Insurance	3,372	0	0	3,372	3,198
Other building costs – Manse	3,600	0	0	3,600	2,069
Printing, stationery and postage	1,226	0	0	1,226	1,698
Independent Examiners fee	600	0	0	600	510
Bank charges	66	0	0	66	0
Other expenses	1,880	0	0	1,880	2,497
	<u>87,764</u>	<u>0</u>	<u>0</u>	<u>87,764</u>	<u>77,375</u>

**Gatehouse and Borgue Parish Church
Notes of the Accounts
Year Ended 31 December 2025**

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. 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.

6. Collections for Third Parties

	2025	2024
	£	£
CHAS	400	475
Shelter Aid	235	0
Medical Aid for Palestine	226	842
Christian Aid	0	428
Oxfam	0	405
Stewartry Food Bank	0	0
	<u>861</u>	<u>2,150</u>

Charity No. SC000961

Gatehouse and Borgue Parish Church
Appendix
Year Ended 31 December 2025

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

<u>CONSOLIDATED FABRIC FUND</u>	2025	2024
	£	£
Credit Balances held at 31 December at cost	<u>99,564</u>	<u>99,564</u>
Market Value of Balances at 31 December	<u>131,672</u>	<u>127,426</u>
 <u>CONSOLIDATED FABRIC FUND REVENUE</u>		
Credit Balance at 31 December	<u>24,571</u>	<u>19,212</u>

During the year ended 31 December 2021, the property of Borgue Church was sold for total net proceeds of £33,894.44, and these funds were invested in the Fabric Funds.