

The Church of Scotland
Kirkmahoe Parish Church

RECEIPTS AND PAYMENTS ACCOUNT
FOR
YEAR ENDED 31ST DECEMBER 2025

Congregation No: 080466

Charity No: SC 010508

Reference and Administrative Information

2025

Charity Name: Kirkmahoe Parish Church
Charity Registration Number: SC 010508
Congregation Reference No: No. 080466
Contact Address: 5 Loreburn Terrace, Heathhall, Dumfries, DG1 1TY

Trustees

Members of the Kirk Session:

Rev. W McKenzie (Interim Moderator & Locum)

Alex Fergusson	David Neilson
David Jamieson	Iain Wilson
Peter Landale	Victor Smith
Sarah Landale	
Robert McBride	

Principal Office-Bearers:

Minister:	Reverend William McKenzie
Session Clerk:	Robert McBride
Church Treasurer:	David Neilson

Other Office-Bearers

Sunday School Superintendent:	Vacant
Child Protection Co-ordinator:	Iain Wilson
Organist:	Mrs. Ethel Fergusson
Fabric Convener:	Mrs Valerie Wilson
Parish Church Caretaker:	Victor Smith

Independent Examiner

David Mitchell,
Farries, Kirk & Mcvean,
Dumfries Enterprise Park
Tinwald Downs Road
Dumfries
DG1 3SJ

Bankers

Bank of Scotland, 91 High Street, Dumfries,
DG1 2BN

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, which meets six times a year, is responsible for spiritual affairs within the church, It also has responsibility for financial and property matters.

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.

Kirkmahoe Parish Church normally has a service in the main church in the village of Kirkton every Sunday

Card communions take place on the first Sunday of May and November;

The minister also gives a communion in the home of those who are housebound.

There is no longer a Sunday School.

Achievements and Performance:

The church now relies on volunteers when there is an event to raise much needed funds.

It must be noted with gratitude that members of the congregation have been very generous in their support of the work of the Church allowing us to cover most of the expenditure required to sustain the fabric and community of Kirkmahoe Parish Church. Our Locum Minister has been faithful in keeping contact with the members of the congregation as have the elders.

Weekly services are held and the life of the church community is quietly supportive of members.

The minister and elders have encouraged participation in the service with a team of people who read scripture and lead prayers of intercession. David Neilson usually leads the services when the minister is on holiday.

Trustees' Annual Report (continued)

Reserves Policy

At the year end the Church held unrestricted cash of £23,128 of which £15,909 has been designated: for the Fabric Funds, £13281; for the Project a/c, £1,908; Organ fund £720. The remaining balance is £7,218.

Reserves are healthy due to the continued rental income from the Manse.

The Church also holds £54 of restricted funds which have been provided for the purposes specified.

Statement of Trustees' Responsibilities:

The members of the Kirk Session 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 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 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.

Financial Review:

The principal source of income comes from weekly offerings and particularly from Gift Aid donations, but this has fallen due to the decline in the number of donors.

As Kirkmahoe is a small rural charge, cash flow and the ability to keep the church financially viable are always matters of concern, as are the ever increasing Insurance bills. Members are therefore encouraged to review their giving to the church wherever possible.

No. of Deaths in the church family in 2025: 6

No. of Baptisms in 2025: 0

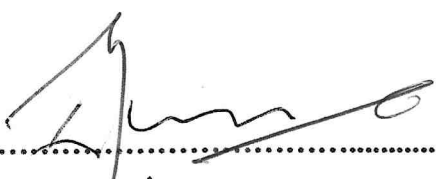
No. of Marriages in 2025: 1

No's on the Roll at year end: 126

No. on supplementary roll: 49

Approved by the Trustees and signed on their behalf.

Mr. Robert McBride


.....
1st APRIL 2026
.....

Session Clerk

Date:

Independent Examiner's Report to the Trustees of Kirkmahoe Parish Church

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on Pages 6 to 11

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("The Regulations")

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 as required 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 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.

At the conclusion 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, and
 - * 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.

Signed: _____

Name: David Mitchell B.A. C.A.
Farries, Kirk & McVean, Chartered Accountants
Address: Dumfries Enterprise Park
Tinwald Downs Road
Dumfries
DG1 3SJ

Date: _____

Kirkmahoe Parish Church
Receipts and Payments Account
Year ended 31st December 2025

	Note	UR Funds	R Funds	E Funds	Total	2024
<u>Receipts</u>	<u>3</u>					
<u>Donations</u>		27,356			27,356	27,470
<u>Legacies</u>					0	0
<u>Activities for Generating Funds -</u>					0	0
<u>Bank & Deposit Interest</u>					0	0
<u>Investment Income</u>		647			647	604
					0	
					0	
<u>Totals</u>		<u>28,003</u>			<u>28,003</u>	<u>28,074</u>
<u>Endowment Income at 121</u>		1,059			1,059	1,059
<u>Manse Rent</u>		9,050			9,050	9,000
<u>Glebe Rent</u>		630			630	630
<u>Grants</u>					0	0
<u>Receipts from General Trustees</u>					0	3,569
<u>Other Receipts</u>	<u>4</u>				0	0
<u>Total</u>		<u>10,739</u>	<u>0</u>	<u>0</u>	<u>10,739</u>	<u>14,258</u>
<u>Total Receipts</u>		<u>38,742</u>	<u>0</u>	<u>0</u>	<u>38,742</u>	<u>42,332</u>
<u>Payments</u>	<u>5</u>					
<u>Costs of Generating Funds -</u>		87			87	87
<u>Manse Rent</u>		0			0	0
<u>Charitable Activities</u>		40,703			40,703	40,020
<u>Governance Costs</u>		0	0		0	0
<u>Other Payments</u>		2,300			2,300	0
<u>Total Payments</u>		<u>43,089</u>	<u>0</u>	<u>0</u>	<u>43,089</u>	<u>40,106</u>
<u>Excess of Receipts over</u>						
<u>Payments for the Year</u>						
<u>Before Transfers</u>		<u>-4,347</u>	<u>0</u>	<u>0</u>	<u>-4,347</u>	<u>2,226</u>
<u>Transfers</u>		0	0	0	0	0
<u>Excess of Receipts over</u>					0	0
<u>Payments for the Year</u>		<u>-4,347</u>	<u>0</u>	<u>0</u>	<u>-4,347</u>	<u>2,226</u>

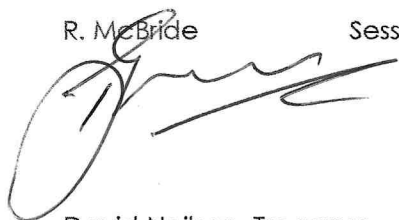
**Kirkmahoe Parish Church
Statement of Balances
At 31st December 2025**

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025 Total	2024
Bank & Deposit Balances					
Brought Forward	27,475	54	0	27,529	25,302
Movements in Year	-4,347	0	0	-4,347	2,226
Carried Forward	23,128	54	0	23,182	27,528
Investments @Mkt Value (Cost: £7989.67)	17,522		0	17,522	16,625
Assets					
Unbanked Credits	0			0	0
Total	0				
Liabilities					
Uncashed Cheques	0			0	0
Shortfall in M&M	2			2	0
Total	2			2	0

The Accounts were approved by the Kirk Session on 1st April 2026

For and on behalf of the Kirk Session:

R. McBride Session Clerk



David Neilson Treasurer



Kirkmahoe Parish Church
Notes to the Accounts

1. Trustee Renumeration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred totalling: £581

2. Movement in Funds

	At Jan 1	Receipts	Payments	Transfers	At Dec 31
Unrestricted Funds					
General Fund	8,906	38,148	36,085	-3,750	7,218
Parish Church Fabric	16,005	530	7,004	3,750	13,281
Deposit Fund (Organ)	656	64	0	0	720
Project Account	1,908	0	0	0	1,908
					0
Totals	27,475	38,742	43,089	0	23,128
					0
Restricted Funds					0
Trust Fund (Wm Turner Legacy)	54				54
					0
Totals	54	0	0	0	54
Total All Funds	27,529	38,742	43,089	0	23,182

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church Property

Organ Fund: The Trustees have set aside funds for music and organ maintenance

Project Account: The Trustees have set aside funds for particular projects to be decided

Trust Fund: The Trustees have held these fund for an unspecified purpose

Kirkmahoe Parish Church

Accounting Year 2025

3. Analysis of Donations

	Unrestricted Funds	Restrict ed Funds	Endowmen t Funds	Total	2024
WFO non Gift Aid	7,227			7,227	7,103
WFO Gift Aid	8,231			8,231	7,654
Tax Recovered	4,328			4,328	4,379
Other Donations	5,144			5,144	5,762
Open Plate	2,426			2,426	2,572
Total	27,356			27,356	27,470

4. Analysis of Other Income

Life & work donations

Utility refunds/Insurance claims

5. Analysis of Payments

Cost of Generating Funds

Investment Managers' Fees			0	0
Offering Envelopes	87		87	87
Total	87		87	87

Charitable Activities

Ministries & Mission allocation	23,572		23,572	14,758
Locum Salary	0		0	9,962
Presbytery Dues	0		0	555
Additional Expenses	0		0	0
Locum Expenses	581		581	458
Pulpit Supply	0		0	0
Staffing Costs	960		960	960
Fabric repairs and Maintenance	7,742		7,742	3,773
Council TAX	0		0	0
Heat & light	2,517		2,517	4,636
Insurance	4,561		4,561	4,185
Hall hire	0		0	0
Church Office	0		0	0
Organ & Music	0		0	0
Other Expenses	771		771	733
			0	0
Total	40,703		40,703	40,020

Governance Costs

Independent Examiner's fees			0	0
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Other Payments

Transfer to General Trustees	2,300		2,300	0
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6. 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 2025 the Minimum Stipend was £32433

Maximum Stipend (in 5th and subsequent years of service) £39856

7. Collections for Third Parties

	2025	2024
	£	£
Sponsor of Mariam Diouf	240	240
		0
	<u>240</u>	<u>240</u>

8. Accounting Policies

- The Accounts have been prepared on a cash basis
- Heritable properties consisting of the Parish church and the Manse are not recorded in the Accounts.
The title deeds for these properties are held by the Church of Scotland General Trustees.
- Most fabric expenses are charged through the General Fund, they also may be met from the small Fabric Fund.

Appendix 1

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

CONSOLIDATED FABRIC FUND - REVENUE ACCOUNT

	2025	2024
<u>Capital Account</u>		
<u>Credit Balance as at 31st December 2025 at cost</u>	£20,355	£20,355
<u>Market Value of Balances at 31st December 2025</u>	£20,355	£20,355
<u>Revenue Account</u>		
<u>Credit Balance as at 31st December 2025</u>	£16924	£13947
<u>Temporary Account</u>		
<u>Credit Balance as at 31st December 2025</u>	(£279)	(£279)