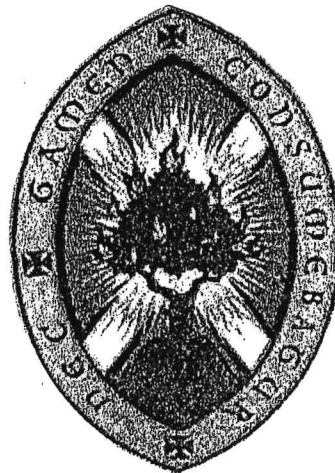


**Kirkmichael, Tinwald & Torthorwald
Church of Scotland**

Congregational Accounts

For the Year Ended 31st December 2025



Church of Scotland Reference 080468

Scottish Charity Number SCO30785

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Reference and Administrative Information

Charity Name: Kirkmichael, Tinwald & Torthorwald
Church of Scotland

Charity Registration Number: SCO30785

Congregation Reference No: 080468

Contact Address: Parks View
Tinwald
Dumfries, DG1 3PL

Trustees

Yvonne Beckly	Lesley Boyle	Nessie Carson	Margaret Conway	John Conway
May Copeland	David Findlay	Andrea Houston	William Houston	Barbara Hyslop
Judith Jardine	Herbert Kennedy	Flora Little	Lorna McCrone	Audrey Marshall
Sandy Mitchell	Sheena Mitchell	Elaine Morgan	Caitlin Robinson	Irene Welsh
Frank Wilson	Jean Wilson			

Principal Office-bearers

Interim Moderator:	Rev Mhairi Wallace
Locum Minister:	Rev Mhairi Wallace
Session Clerk:	Mrs Andrea Houston
Church Treasurer:	Mrs Florence Little

Independent Examiner

Gerald Michael McGill CA
Farries, Kirk and McVean
Dumfries Enterprise Park
Heathhall, Dumfries
DG1 3SJ

Bankers

Virgin Money
84-86 High Street
Dumfries
DG1 2BJ

**Kirkmichael, Tinwald & Torthorwald Church of Scotland
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, which changed to a unitary format on 31st March 2018

Recruitment and Appointment of Trustees

Members of 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.

Members of the Congregation and Previous Board members are invited to and encouraged to attend session meetings.

Organisational Structure

The Kirk Session is chaired by the Moderator. The Kirk Session held their main meetings with additional meetings when required.

The following Committees have been established -

Finance Committee - Fabric Committee - Social Events Team - Magazine Committee

The Kirk Session, with additional short meetings, as required, is responsible for the spiritual affairs of the Church.

Session meetings have been chaired by Interim Moderator Rev. Mhairi Wallace, who is also our Locum Minister.

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 ordinances of religion to the people of every parish of Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

The Parish of Kirkmichael, Tinwald & Torthorwald Church of Scotland (KTT Church) covers an area in the northern outskirts of Dumfries and rural communities well to the east and northeast of the town. Each of these areas of Kirkmichael, Tinwald & Torthorwald used to be a parish in their own right but came together in union in 1999.

KTT Church applies the principle of territorial ministry to the united parish through the work of our Locum Minister Rev. Mhairi Wallace, who has taken over as our minister since May 2016.

Mhairi also took over as our Interim Moderator in August 2020

We are very fortunate to have Rev. Mhairi Wallace as our Locum Minister, who also presides over weddings, baptisms and funerals in all three churches. We would like to thank her for her hard work and dedication to KTT and beyond.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

The formal membership of the church comprises those on the main roll together with those on the supplementary roll. At the start of the year there were 234 communicant members on the main roll and 44 on the supplementary roll, in addition there were a number of individuals involved in the life of the church, but were not communicant members. During the year 8 communicant members passed away, changes meant that at the end of the year there were 226 communicant members and 44 supplementary roll members.

We held our three Communion Services in February, June and November along with a Brunch in Kirkmichael Hall in June.

We remembered the fallen at our Remembrance Service at Tinwald Church on the 9th of November.

~~We held our Annual Carols for Christmas service on Sunday 15th December.~~

We held a Songs of Praise on 2nd February in Tinwald Church

We celebrated the World Day of Prayer on 9th March

We held a Daffodil Tea on 13th April in Kirkmichael Hall

We had a Communion Brunch in Kirkmichael Hall on 29th June

We celebrated Harvest with a Brunch in Kirkmichael Hall on 5th October

Our final celebration for the year was Carols for Christmas on 7th December in Torthorwald Hall

The Church maintains a website www.kttchurch.org.uk on which further details of Church services, people and activities can be found.

FINANCIAL OVERVIEW

During the year to 31st December 2025, our principal source of income continues to be that of weekly offerings and standing orders.

RESERVES POLICY

All reserves are held by the general trustees of the Church of Scotland. At the year end there were unrestricted funds in the general reserve of £33,300 and a restricted Fabric and Capital Funds of £1,283.

Trustees' Annual Report (cont.)
Year ended 31 December 2025

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:

- 1 Select suitable accounting policies and then apply them consistently;
- 2 Make judgements and estimates that are reasonable and prudent;
- 3 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
- 4 Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

Approved by the Trustees and signed on their behalf



Session Clerk

19/4/2026

Date

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Charity No. SCO30785

Independent Examiner's Report to the Trustees of Kirkmichael, Tinwald & Torthorwald Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 that are set out on pages 2 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 Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1c) 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 of 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 requirement:

- 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.



Gerald M. McGill, B.A., C.A

Chartered Accountant

Farries, Kirk & McVean

Dumfries Enterprise Park

Heathhall

Dumfries

DG1 3SJ

28/07/2026

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Church Funds 2025 £	Unrestricted Other Funds 2025 £	Total 2025 £	Total 2024 £
<u>Incoming Resources</u>					
Incoming Resources from Generated Funds					
Voluntary Income	1	48,310	0	48,310	32,843
Activities for Generating Funds	2	0	0	0	2,423
Investment Income	3	0	0	0	0
Charitable Activities	4	390	0	390	2,522
Other Incoming Resources	4a	0	0	0	0
<u>Total Incoming Resources</u>		<u>48,700</u>	<u>0</u>	<u>48,700</u>	<u>37,788</u>
 <u>Resources Expended</u>					
	5				
Costs of Generating Funds		187	0	187	187
Charitable Activities		61,310	0	61,310	37,926
Governance Costs		1,440	0	1,440	1,320
<u>Total Resources Expended</u>		<u>62,937</u>	<u>0</u>	<u>62,937</u>	<u>39,433</u>
 Net Incoming/Outgoing before Transfers		 -14,237	 0	 -14,237	 -1,645
 Transfers between Funds		 <u>0</u>	 <u>0</u>	 <u>0</u>	 <u>0</u>
 Net Movement in Funds		 -14,237	 0	 -14,237	 -1,645
 Total Funds Brought Forward		 33,300	 1,283	 34,583	 36,228
<u>Total Funds Carried Forward</u>		<u>19,063</u>	<u>1,283</u>	<u>20,346</u>	<u>34,583</u>

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Balance Sheet
At 31 December 2025

	note	2025 £	2024 £
Current Assets			
Debtors		0	0
Bank and Cash		<u>20,346</u>	<u>34,583</u>
		20,346	34,583
Creditors			
Falling due within one year		<u>0</u>	<u>0</u>
		20,346	34,583
Net Assets		<u>20,346</u>	<u>34,583</u>
Unrestricted Funds			
General Funds		18,263	32,500
Designated Funds		<u>800</u>	<u>800</u>
		19,063	33,300
Restricted Funds	10	1,283	1,283
Endowment Funds		<u>0</u>	<u>0</u>
Total Funds		<u>20,346</u>	<u>34,583</u>

The Accounts were approved by the Kirk Session
for and on behalf of the Kirk Session

Aneela Houston
Session Clerk

19/4/2026
Date

Florence Little
Church Treasurer

19-4-26
Date

Kirkmichael, Tinwald & Torthorwald Church of Scotland

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005)

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not restrict the trustees' discretion to apply the fund.

Incoming Resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources Expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources in the statement of financial activities in the period in which the liability arises.

No Tangible Fixed Assets are held

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

No Investments are held

Taxation

Kirkmichael, Tinwald & Torthorwald Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Notes Forming Part of the Financial Statements
Year ended 31 December 2025

	Unrestricted Church Funds 2025 £	Unrestricted Other Funds 2025 £	Total 2025 £	Total 2024 £
1. Voluntary Income				
WFO Scheme (non Gift Aid)	2,569	0	2,569	1,930
Gift Aid Donations	15,686	0	15,686	15,114
Tax Recovered on Gift Aid	4,416	0	4,416	9,476
Ordinary Offerings (open Plate)	644	0	644	1,136
Other Offerings, Donations etc	6,996	0	6,996	5,187
Currie Bequest	18,000	0	18,000	0
	<u>48,310</u>	<u>0</u>	<u>48,310</u>	<u>32,843</u>
2. Activities for Generating Funds				
Other	0	0	0	2,423
	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,423</u>
3. Investment Income				
Bank and Deposit Interest	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
4. Incoming Resources from Charitable Activities				
Life & Work	40	0	40	126
Wedding & Funeral Fees	350	0	350	100
Transferred from Other Source	0	0	0	0
Magazine Advertisements	0	0	0	0
Endowment Income	0	0	0	0
Insurance Claim Proceeds	0	0	0	2,296
	<u>390</u>	<u>0</u>	<u>390</u>	<u>2,522</u>
4a. Other Income Resources	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Total Incoming Resources</u>	<u>48,700</u>	<u>0</u>	<u>48,700</u>	<u>37,788</u>

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Notes Forming Part of the Financial Statements
Year ended 31 December 2025

Unrestricted Church Funds 2025 £	Unrestricted Other Funds 2025 £	Total 2025 £	Total 2024 £
--	---	--------------------	--------------------

5. Analysis of Resources Expended

Cost of Generating Funds

Offering Envelopes	187	0	187	187
	<u>187</u>	<u>0</u>	<u>187</u>	<u>187</u>

Charitable Activities

Give to Grow	9,140	0	9,140	4,571
Presbytery dues	914	0	914	741
Minister's Expenses	3,659	0	3,659	3,812
Locum	12,422	0	12,422	9,055
Pulpit Supply	650	0	650	807
Laptop & Computer Costs	664	0	664	548
Organist and Organ Costs	3,319	0	3,319	2,590
Donations	225	0	225	460
Moderator's Afternoon Tea	0	0	0	0
Maintenance	18,164	0	18,164	4,672
PA System	0	0	0	0
Music Licence	268	0	268	259
Heat & Light	4,914	0	4,914	4,426
Insurance	5,552	0	5,552	5,107
Printing, Stationery & Advertising	541	0	541	558
Other Expenses	795	0	795	195
Life & Work	84	0	84	126
	<u>61,310</u>	<u>0</u>	<u>61,310</u>	<u>37,926</u>

Governance Costs

Independent Examiner's Fee	1,440	0	1,440	1,320
	<u>1,440</u>	<u>0</u>	<u>1,440</u>	<u>1,320</u>

Total Resources Expended

	<u>62,937</u>	<u>0</u>	<u>62,937</u>	<u>39,433</u>
--	---------------	----------	---------------	---------------

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Notes Forming Part of the Financial Statements
Year ended 31 December 2025

6. 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 of service) £39,856

7. Trustee Remuneration and Related Party Transactions

During the year no trustees received any remuneration and no trustees received reimbursement of expenses (2024 nil)

Minister's expenses and travel amounted to £3,812 (2024 £3,812) and Manse council tax was £nil (2024 £nil)

8/9 No Tangible Fixed Assets or Investments are held

Kirkmichael, Tinwald & Torthorwald Church of Scotland
Notes Forming Part of the Financial Statements
Year ended 31 December 2025

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
10. Movements in Funds					
Endowment Funds	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Restricted Funds					
Garden Fund	50	0	0	0	50
Tinwald Car Park Fund	1,233	0	0	0	1,233
	<u>1,283</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,283</u>
Unrestricted Funds					
General Fund	32,500	48,700	62,937	0	18,263
Designated KTT Guild	800	0	0	0	800
	<u>33,300</u>	<u>48,700</u>	<u>62,937</u>	<u>0</u>	<u>19,063</u>
Total Funds	<u>34,583</u>	<u>48,700</u>	<u>62,937</u>	<u>0</u>	<u>20,346</u>

Purpose of Designated Funds

KTT Guild is the United Guild for Kirkmichael, Tinwald & Torthorwald Church.

The Garden Fund is to be used for developing and maintaining the manse garden.

The Tinwald car park fund is to be used for developing and maintaining the car park at Tinwald.

11 Collections for Third Parties	2025 £	2024 £
Poppy Scotland	155	0
Nith Inshore Rescue	225	0
General Haig Fund	0	160
Veterans Garden	0	200
World Day of Prayer	0	100
	<u>380</u>	<u>460</u>

Kirkmichael, Tinwald & Torthorwald Church of Scotland

Appendix 1

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

	<u>2025</u>	<u>2024</u>
	£	£
<u>Capital Account</u>		
Credit Balances held at 31st December 2025 at cost	<u>12,964</u>	<u>12,964</u>
Market Value of balances at 31st December 2025	<u>19,892</u>	<u>18,975</u>
 <u>Revenue Account (Fabric)</u>		
Credit Balance at 31st December 2025	<u>33,623</u>	<u>31,882</u>
 <u>Revenue Account (General)</u>		
Credit Balance at 31st December 2025	<u>18,285</u>	<u>18,285</u>
 <u>Paton Memorial Fund</u>	<u>683</u>	<u>683</u>
 <u>Rev. F.I. MacDonald Fund</u>	<u>277</u>	<u>277</u>
 <u>Growth Fund</u>		
Jackson Mortification Trust	<u>909</u>	<u>909</u>
Market Value	<u>1,901</u>	<u>1,901</u>

Kirkmichael, Tinwald & Torthorwald Church of Scotland

Appendix 2

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE TRUSTEES OF KTT**

Trust Funds

	2025		2024	
<u>Currie Bequest Fund</u>	£	£	£	£
Income on Investments		17,462		16,256
Profit (Loss) on Realisation of Investments		<u>30,839</u>		<u>165,501</u>
		48,301		181,757
Net Capital Additions/Disposals		<u>0</u>		<u>0</u>
		48,301		181,757
Expenditure				
Transfer to Church Account	18,000		0	
Management Fees	<u>4,464</u>	<u>22,464</u>	<u>5,225</u>	<u>5,225</u>
		25,837		176,532
Balance at 1st January 2025		<u>566,817</u>		<u>390,285</u>
Balance at 31st December 2025		<u><u>592,654</u></u>		<u><u>566,817</u></u>

Investments

Listed Investments -Currie Bequest		565,282		543,958
At Market Value	593,957		544,752	

Deposits

Standard Life Wealth		<u>27,372</u>		<u>22,859</u>
		<u><u>592,654</u></u>		<u><u>566,817</u></u>

The Investments under the Currie Bequest Funds are in trust for the KTT Church with only the Income being available for transfer to KTT.

The Trustees of the Currie Bequest Fund are the Kirk Session of KTT.