THE CHURCH OF SCOTLAND
MOCHRUM CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNTS

31 December 2025

CONGREGATION NO. 090516

CHARITY NO. SC003300

Mochrum Church of Scotland
Reference and Administrative Information

Charity Name	Mochrum Church of Scotland
Charity Registration Number	SC003300
Congregation Reference No	090516
Contact Address	Mr I Morgan Greenmantle Main Street Mochrum DG8 9LY

Trustees
The following are members of the Kirk Session:
M Adams; J.Gray; A Highman; F Halliday; B Hillman.
G Hyslop; J.Nelson; V.Parker; A Wadsworth.
H Walker & E Wallace.

Principal Office-bearers

Interim Moderator	Rev Eric Boyle
Locum Minister	Rev Steve Fulcher
Session Clerk	Mrs J Gray
Church Treasurer	Mr I Morgan
Fabric Convenor	Mrs M Adams

Independent Examiner
Mrs Helen Bark
2 Kilquhirn Road
Wigtown
DG8 9DX

Bankers
Bank of Scotland
Registered Office
The Mound
Edinburgh
EH1 1YZ

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 Unitary Constitution.

Recruitment and Appointment of Trustees
All 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.

Organisational Structure
The Kirk Session would normally meet four times a year and is responsible for spiritual affairs within the Church. All meetings are chaired by the Moderator or Interim Moderator, but may with the permission of the Moderator or Interim Moderator be chaired by the Locum Minister, or in the absence of, by a member present with the Trustees approval.

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 in every parish of Scotland through a territorial ministry.
It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.
The congregation fulfils its objectives by carrying out the following activities: Regular Sunday Worship, administering of the Sacraments of Holy Communion; has a registered Guild and holds special events and services throughout the year, including Baptisms, Funerals and Weddings.

Achievements and Performance
The congregation has fulfilled its objectives by carrying out the following activities:
Regular attendance at Sunday morning worship conducted by the Locum Minister; the Interim Moderator; by a visiting Minister; or by the Session Clerk and Elders of the church.
Consideration is given when possible to holding Messy Church sessions ensuring the spiritual growth of the young people of the Parish; as well as Lunch Discussion Groups and Café Church to engage with the wider Community. An ecumenical service is normally held annually at Cruggleton, and it is our normal practice to welcome the Creetown Silver Band to provide the music for an Advent service of Nine Lessons and Carols on the 3rd Sunday of Advent, as well as welcoming Port William School for their annual service of special carols and readings at the end of their December term

Our Guild still has a strong membership, and they contribute to the World Day of Prayer service, which is ecumenical; and also take an active role in a special service of re-dedication held annually in September. Our 'Messy Church' has in the past, been well supported, and although this had not been held for a while it would normally take place in the village Hall. We have held our first session of Café Church and hope to continue to hold these on a regular basis. We have continued to support the work of the Machars Churches Basics Food Bank, to which donations received at the annual Harvest Thanksgiving were given; and we provide after worship refreshments with donations from which going to support the work of the church. We commemorated the 80th Anniversary of VE Day in May and also took an active part in events organised by Port William Community Association SCIO to mark the event. In August we welcomed Port William Community Association SCIO as part of the Port William Carnival week celebrations with their members taking an active role in the service; at the end of Carnival week the closing ceremony took the form of a Songs of Praise on the Harbour Green which incorporated commemoration of VJ Day and this was led by the Session Clerk; we celebrated Sea Sunday, giving thanks for all who go down to the sea in ships, remembering especially the dedication of members of PIRSAC; and on Remembrance Sunday we took an active role in the service held at the War Memorial in Port William.

Souvenir church items are still available for sale at our monthly coffee morning and we continue to produce our regular quarterly magazine which is distributed to all homes within the Parish. This includes times of services and special events, keeping everyone informed of happenings within the church, together with a letter from the Interim Moderator or Locum Minister giving a spiritual message to all, and from the Session Clerk detailing the activities of the Church, as well as many items from the community helping to encourage strong links with everyone within the Parish.

We continue in our ministry of taking the flowers adorning the church during morning worship to those in the community who we feel may be in special need of our prayers and our Fellowship Group continues to be meet on a regular basis..

We no longer have a Social committee but members are always willing to provide refreshments whenever and wherever they may be needed; our Fabric Convenor attends to all the practical needs of maintaining the church building, and we are thankful to all who are willing to assist in this when called upon to do so. We are also very thankful to all involved in decorating the church for Harvest and Christmas. It makes the singing of carols seem so much more special when the church is decorated; the advent candle lit and the lights are twinkling on the tree.

The Kirk Session is now responsible for all aspects of the running of the church but have been greatly supported throughout 2025 by our Locum Minister Rev Steve Fulcher. Rev Fulcher will retire from the post on the 31st December but will remain as part of the Worship Team and will still lead worship on occasion but we will miss his regular presence every Sunday. Rev Eric Boyle remains our Interim Moderator and we are grateful to him for his continued support and to all who will be called upon to lead us in our worship as we continue to share fellowship together throughout the coming year

Financial Review

The principal source of income in the year is from congregational giving.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated fund. At the year end the church held unrestricted cash funds of £6,574.
The Church also held £1,316 of restricted funds which have been provided for the purposes specified in Note 2.

Mochrum Church of Scotland
Scottish Charity Number SC003300

Independent Examiners Report to the Trustees of Mochrum Church of Scotland for the year ended 31 December 2025

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

Respective responsibility 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 as required under
Section 44 (1)© 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 the Regulation 11 of the Charities Accounts (Scotland)
Regulation 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 disclosure 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 views given by the Accounts.

Independent Examiner's Statement
In the course of my examination, no matter has come to my attention:-

1. Which give me reasonable cause to believe that in any material respects 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.

Helen Bark
2 Kilquhirn Road
Wigtown
Newton Stewart
DG8 9DX

Helen Bark

Date 28.9.26

Trustees' Annual Report (continued)

Year Ended 31 December 2025

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 the 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.

S.K. [illegible]

Session Clerk

Date 28.9.26

Mochrum Church of Scotland Receipts & Payments
Account Year Ended 31 December 2025

RECEIPTS	*Note*	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025 £	Total 2024 £
Dontations	3	12,592	0	12,592	13,326
Tax Recovered on Gift Aid Donations		1,635		1,635	3,051
Activites for Generating Funds		1,360		1,360	906
Bank & Deposit Interest		0		0	0
Investment Fund Income		161		161	161
Glebe Rent		1,950		1,950	1,900
Insurance Refund		0		0	0
Other Refunds		2,787		2,787	
Receipts from General Trustees		0		0	0
TOTAL RECEIPTS		**20,485**	**0**	**20,485**	19,343
PAYMENTS	4				
Cost of generating funds		0	0	0	0
Charitable Activities		27,156	0	27,156	13,918
Governance Costs		0	0	0	0
Transfer to General Trustees				0	0
TOTAL PAYMENTS		**27,156**	**0**	**27,156**	13,918
Excess / (deficit) of receipts over Payments for the year before transfers		-6,671	**0**	-6,671	**5,425**

Mochrum Church of Scotland Receipts & Payments
Account Year Ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & Deposit Balances brought forward		13,245	1,316	14,561	11,484
Movement in year :					
Excess / (Deficit) of Receipts over Payments for the year		-6,671	-	-6,671	5,425
Bank & Desposit Balances carried forward		**6,574**	**1,316**	**7,890**	**16,909**

Current Assets

The Accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

S.K.Gr — ***Session Clerk***

Treasurer

Date : 28.9.26

Mochrum Church of Scotland
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions
No remuneration was paid to a charity trustee or connected person
No remimbursements were made in the year

2. Movements in Funds	**At 1 Jan 2025**	**Receipts**	**Payments**	**Legacies**	**Transfers**	**At 31 Dec 2025**
	£	£	£	£	£	£
Unresricted Funds						
Designated Fabric Fund (closed and moved to General Fund)	-	-	-			-
General Fund	13,245	20,485	- 27,156			6,574
	13,245	**20,485**	**- 27,156**	-	-	**6,574**
Restricted Funds						
Flower Fund	169					169
Sunday School Account	210					210
The Guild	757					757
Messy Church	180					180
	1,316	-	-	-	-	**1,316**

Purpose of Designated Funds :
Fabric Fund : The Trustees have set asied funds for the maintenance of the Church Property
Purposes of Restricted Funds :
Flower Fund : This is a fund to provide flowers for display during services of worship and to enable the Church to hold the Flower Festival
The Guild : This is a fund held by The Guild
Sunday Guild : This is a fund held by the Sunday Club

3. Analysis of Donations	**Unrestricted Funds 2025**	**Restricted Funds 2025**	**Total 2025**	**Total 2024**
	£	£	£	£
W F O Scheme non Gift Aid)	-			-
Gift Aid Donations	2,832			4,839
Ordinary Offerings (Open Plate)	3,474			2,999
Other Offerings, Donations	4,986			5,488
Carscreugh Fund	1,300			0
	12,592	-	-	**13,326**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments				
Cost of generating funds				
Offering Envelopes	-		-	-
Charitable Activities				
Ministries & Mission allocation	-		-	-
Presbytery dues	629		629	197
Minister's expenses	1,824		1,824	609
Puplit Supplies	-		-	84
Glebe Stipend	1,104		1,104	1,104
Other Staffing costs	3,120		3,120	2,920
Locum & Congregational costs	11,364		11,364	-
Fabric repairs & maintenance	1,339		1,339	1,240
Heat & Light	2,654		2,654	2,706
Insurance	1,797		1,797	1,686
Church office expenses	307		307	297
Printing, stationery and postage	-		-	-
Bank Charges	61		61	-
Church magazine	1,697		1,697	1,669
Wider work	480		480	625
Educational gifts	300		300	300
Action aid	480		480	480
	27,156	**-**	**27,156**	**13,918**
Governance costs				
Independent examiner's fees	**0**		**0**	**0**

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 loan fund. Minister's 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) £39,856.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE COUNCIL OF SCOTLAND AND GENERAL TRUSTEES

	2025 £	2024 £
Church of Scotland Deposit Fund		
Credit Balances at 31 December	14.790	14.005
Church of Scotland Reserve Fund		
Credit Balances at 31 December	24,417	23.378
Church of Scotland Investors Trust		
Credit Balances at 31 December	16,033	15,351
Church of Scotland Investors Trust Deposit Fund		
Credit Balances at 31 December		
Capital Account		
Market Value at 31 December	6,105	5,928
Growth Fund	134,903	125,099
	141,008	131,027