

Stranraer Reformed Presbyterian Church

Receipts and Payments Accounts

For the Year Ended 31 December 2025

Charity No: SC003280

Reference and Administrative Information

Charity Name: Stranraer Reformed Presbyterian Church

Charity Registration Number: SC003280

Contact Address: Linden House
Leswalt High Road
Stranraer
DG9 0AA

Trustees

Rev Stephen Steele

Rev W G Milligan

Miss Margaret Clark

Principal Office-bearers

Minister: Rev Stephen Steele

Session Clerk Dr James Fraser

Church Treasurer: Dr James Fraser

Independent Examiner

Lorna J F McMillan BA CA

McMillan Bain & Company

27 High Park Avenue

Stranraer

DG9 0DE

Bankers

Bank of Scotland,

64 George Street

Stranraer

DG9 7JN

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered as a congregation in accordance with the law and practice of the Reformed Presbyterian Church of Scotland.

Recruitment and Appointment of 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 also a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which is moderated by the minister (or Interim Moderator), meets regularly in the course of the year and is responsible for both spiritual and temporal matters within the church

Objectives and Activities

The Reformed Presbyterian Church exists to glorify God and to work for the advancement of Christ's Kingdom. Worship is held each Sunday throughout the year.

Achievements and Performance

The Church co-operates with other Churches and various ecumenical bodies in Scotland and beyond.

Financial Review

The principle source of income is through the weekly offering scheme.

The surplus for the year was £1,233 (2024 Deficit - £34,774)

Reserves Policy

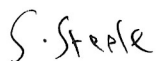
At the year end the Church held unrestricted funds of £28,973. The general fund will be used for administration purposes.

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

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 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006. 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,



Rev S Steele
Session Clerk

Date: 31 March 2026

Stranraer Reformed Prebyterian Church
SC003280

Independent Examiner's Report to the Trustees of Stranraer Reformed Prebyterian Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 8.

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 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

An 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.

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)(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.



Name: Lorna J F McMillan BA CA

Address: 27 High Park Avenue, Stranraer, DG9 0DE

Date: 31 March 2026

Stranraer Reformed Presbyterian Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	60,250	6,000	-	66,250	55,477
Investment income		-	-	-	-	-
		<u>60,250</u>	<u>6,000</u>	<u>-</u>	<u>66,250</u>	<u>55,477</u>
Receipts from Presbytery re Manse		2,026	-	-	2,026	5,400
Rev S Steele (Utilities)		1,143	-	-	1,143	1,386
Presbytery (Utilities)		710	-	-	710	886
VAT Reclaim		6,797	-	-	6,797	-
Electrical Wayleave		100	-	-	100	100
Plasterboard Refund		-	-	-	-	1,199
Insurance Claim		4,800	-	-	4,800	-
<u>Total Receipts</u>		<u>75,828</u>	<u>6,000</u>	<u>-</u>	<u>81,828</u>	<u>64,448</u>
<u>Payments</u>	4					
Costs of generating funds		-	-	-	-	-
Charitable activities		74,351	6,000	-	80,351	99,042
Governance costs		243	-	-	243	180
Other Payments		-	-	-	-	-
<u>Total Payments</u>		<u>74,594</u>	<u>6,000</u>	<u>-</u>	<u>80,594</u>	<u>99,222</u>
Excess of Receipts over Payments for the year before transfers		<u>1,233</u>	<u>-</u>	<u>-</u>	<u>1,233</u>	<u>(34,774)</u>
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		<u>1,233</u>	<u>-</u>	<u>-</u>	<u>1,233</u>	<u>(34,774)</u>

Stranraer Reformed Presbyterian Church
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	27,740	-	-	27,740	62,514
Movement in year:					
Excess of Receipts over Payments for the year	1,233	-	-	1,233	(34,774)
Bank & deposit balances carried forward	<u>28,973</u>	<u>-</u>	<u>-</u>	<u>28,973</u>	<u>27,740</u>
<u>Investments at market value</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Assets</u>					
Tangible Fixed Assets	<u>7,629</u>	<u>-</u>	<u>-</u>	<u>7,629</u>	<u>7,629</u>
<u>Liabilities</u>					
Cost of expenses not yet paid/cashed:					
Credit Card	445	-	-	445	33
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>445</u>	<u>-</u>	<u>-</u>	<u>445</u>	<u>33</u>

The accounts were approved by the Kirk Session and Presbytery on 31 March 2026.

For and on behalf of the Kirk Session and Financial Board

S. Steele

Session Clerk



Treasurer

Stranraer Reformed Presbyterian Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The Minister's remuneration is advised by the Presbytery.

No trustee received any remuneration or reimbursement of expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	27,740	81,828	80,594	-	28,973
	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £

3. Analysis of Donations

WFO Scheme	28,665	-	-	28,665	21,930
Ordinary Offerings (Open Plate)	9,683	-	-	9,683	14,747
Faughan Church	1,500	-	-	1,500	1,000
Winchester Church	364	-	-	364	-
Ballyclare Church	-	-	-	-	750
Lisburn Church	-	-	-	-	750
Carrickfergus Church	-	-	-	-	1,000
Baird Trust Grant	-	3,000	-	3,000	-
Ferguson Bequest	-	3,000	-	3,000	-
Other Donations	20,039	-	-	20,039	7,300
Go Team	-	-	-	-	8,000
Other Offerings, Gifts etc	-	-	-	-	-
	60,250	6,000	-	66,250	55,477

4. Analysis of Payments

Costs of generating funds

-	-	-	-	-
-	-	-	-	-

Charitable activities

Minister's remuneration & stipend	26,917	-	-	26,917	27,367
Presbytery (Manse)	2,550	-	-	2,550	4,950
Rent Blackpark View	4,500	-	-	4,500	-
Presbytery Reimbursement	25,458	-	-	25,458	7,064
Pulpit supply	1,033	-	-	1,033	662
Heat and light	4,073	-	-	4,073	5,129
Insurance	1,445	-	-	1,445	1,204
Telephone	10	-	-	10	40
Repairs	4,345	6,000	-	10,345	49,306
Advertising/Leaflets/Banners	265	-	-	265	142
Website & Computer Expenses	507	-	-	507	233
Stationery/Books	330	-	-	330	804
Travel	589	-	-	589	405
Church Meal	297	-	-	297	-
Ministers' conference	160	-	-	160	160
Local SU Worker Support	480	-	-	480	480
Bibles & Tracts for Outreach	308	-	-	308	-
Banner of Truth	245	-	-	245	-
Go Team Expenses	161	-	-	161	457
Go Teach	75	-	-	75	-
Other expenses	604	-	-	604	641
	74,351	6,000	-	80,351	99,042

Governance costs

Independent examiner's fees	180	-	-	180	180
Bank Charges	63	-	-	63	-
	243	-	-	243	180

Stranraer Reformed Presbyterian Church
Notes to the Accounts (cont.)

Other payments

Purchase of assets	-	-	-	-	-
Purchase of investments	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

	2025	2024
	£	£
	-	-
	<u>-</u>	<u>-</u>

5. Collections for Third Parties