Charity registration number SC07742 (Scotland)

ST JOHN THE EVANGELIST DUMFRIES

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2026

ST JOHN THE EVANGELIST DUMFRIES

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ST JOHN THE EVANGELIST DUMFRIES

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Trustees

Robyn Brotherson, Andrew Ratnam and Tracy Temple completed their term of office at the AGM on the 5th October 2025. From that date to the 30th June 2026 the Trustees were

Gill Swales	Lay Representative
Annette Beagrie	Alternate Lay Representative
Kay Solaja	Regional Council Representative
Catronia Appleby-Strivens	
Andy Bixler	
Jamie Brand	
Rev Dr James Clark-Maxwell	
Inna Roi	
Carolynne Sorrell	
Pat Withall	
Maxine Windsor	(Deceased May 2026)

Following the retirement of the Rev Janice H Aiton on the 2nd March 2025, the Rev James Booth was appointed Interim Priest and in that capacity attended Vestry meetings. James Clark-Maxwell chaired the Vestry until November 2025 when Annette Beagrie was elected to the post.

Charity number (Scotland)	SC07742	
Officials of the Vestry (non-voting)	Billy Riddick	Co-ordinator for the Protection of Vulnerable Groups
	David Kerr	Pastoral Administrator
	Margaret Morton	Secretary to the Vestry (resigned June 2026)
	Christoper Pierson-Harvey	Assistant to the Treasurer
Authorised Clergy and Lay Readers	Rev Dr Steven Ballard	
	Rev James Booth	Associate Methodist Minister Emeritus
	Rev Dr James Clark-Maxwell	
	Rev Andrew MacKenzie	Associate Methodist Minister Emeritus
	Rev Christopher Wren	
	Rev Dcn Ann Wren	
	Mr Richard Starkey	Lay Reader Emeritus
Accountant / Treasurer	Jennifer McDairmant, BA (Hons), FCA	
Principal address	8 Newall Terrace Dumfries DG1 1LW	

ST JOHN THE EVANGELIST DUMFRIES

LEGAL AND ADMINISTRATIVE INFORMATION

Independent examiner	Stuart Farrer, FCA Sterling House Wavell Drive Rosehill Industrial Estate Carlisle CA1 2SA
Bankers	Bank of Scotland 91 High Street, Dumfries, DG1 2BN Cumberland Building Society 166-168 High Street, Dumfries, DG1 2BA

ST JOHN THE EVANGELIST DUMFRIES

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 JUNE 2026

As the Charity Trustees of St John's Church, the Vestry presents its report and accounts for the year ended 30 June 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objectives of the Vestry are to advance the mission of the Christian Church, through worship, service to local and wider communities and building fellowship which contributes to healthy communities. These objectives are carried out through mission and pastoral activities. The principal activities of the Church are public worship, the spiritual development of its members and service to local communities and those with which it is connected world-wide.

The duties of the Vestry are set out in the Constitution and may be summarised as

- to ensure that the needs of the whole church and other objects of the General Synod may receive the interest and support of the congregation
- to have charge of the fabric and property of the Church, the Rectory and the Hall
- to have charge of all gifts and bequests which may be given to the Church
- to oversee the investments of the Church
- to take account of good practice guidance that may be issued by the Office of the Scottish Charity Regulator (“OSCR”) or by the Scottish Episcopal Church

The Vestry reviews on a regular basis the major risks to which the Church is exposed, and systems or procedures have been established to manage those risks.

Achievements and performance

During the continuing Vacancy the Vestry was initially chaired by the Rev Dr James Clark-Maxwell and, since the 2025 AGM Annette Beagrie. The Rev Jim Booth, Interim Priest, has attended our meetings and we have benefited from his wise advice on many matters. We are grateful to them all for the care and time they have taken to oversee our deliberations.

The Vestry remains concerned at the financial position of the church and this has featured at each of the meetings. During the Vacancy some reserves have been built up but they will be insufficient to fund the future full work of the church.

As Christopher Pierson-Harvey steps down as Assistant to the Treasurer the Vestry wishes to place on record its appreciation of all that he has done to organise our finances over the past years. He has continued to provide up to date information and forecasting to each meeting and the Vestry is grateful to him, to Heather Barrington and to all who assist them for their work.

Margaret Morton stepped down as Vestry Secretary shortly before the end of the financial year. The Vestry wishes to place on record its appreciation of all the work she has done over the past years and the support she has given us all. We are grateful to David Kerr who is now filling the post.

The Vestry acknowledges the work that goes on, often unnoticed, to continue the life and witness of the church---to name just a few:

the work of the Pastoral Group to ensure that when members of the congregation can no longer come to St John's, St John's will go to them

David Kerr's "watching brief" on maintenance issues

the Mothers' Union's involvement in local and national initiatives

the outreach initiatives through Quartz and Forest Church

the social activities which enable us to meet more informally and to invite others into the church

Billy Riddick resigned as our Co-Ordinator for Vulnerable Groups but remains willing to offer advice when needed for which the Vestry is grateful. James Clark-Maxwell has held a watching brief on these matters at Vestry meetings. Active steps are being taken to appoint another Coordinator for Protection of Vulnerable Groups.

Having considered the views expressed at the consultative Special General Meeting the Vestry determined that the Rectory, which had served the church well in the past, was no longer appropriate to our needs and those of a new Rector. It was agreed to sell the property and purchase a new build. The Vestry appreciates the positive and constructive comments made at the meeting.

The Vestry has received regular reports from the Vacancy Committee and acknowledges the work it has undertaken on behalf of the church in this vital matter.

As noted above the Vestry is well aware that much of the work to sustain the life of St. John's is undertaken, away from the public eye, by members of the congregation. If an initiative with which you are involved has not been mentioned please be assured that the Vestry values all that you do.

Financial review

Mrs Jennifer McDairmant from Saint & Co has continued as Accountant/Treasurer and is assisted in her work by Christopher Pierson-Harvey and Heather Barrington. The Vestry is grateful to Mrs McDairmant for her expertise and advice and to Christopher Pierson-Harvey and Heather Barrington for their continued attention to the detail of our day to day finances.

During the year the decision was made to transfer the management of the share portfolio to Evelyn Partners and the necessary arrangements are being made.

Statement of Responsibilities of Members of Vestry

Charities Law requires the persons concerned in the management or control of every recognised body to prepare for each financial year, accounts which give a true and fair view of its state of affairs and of its results for that period. In preparing those financial statements the members of the Vestry are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation

The members of the Vestry are responsible for keeping proper accounting records which disclose, with reasonable accuracy at the time, the financial position of the Church and which enable them to ensure that the financial statements comply with the relevant legislation. The members of the Vestry are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Overview

The attached accounts and balance sheet together with the notes provide the detail of the church's financial position. The Vestry continues to be grateful to members of the congregation for their continued financial support by standing orders, by stewardship envelopes and by other means of giving. This includes the sponsorship of various church activities, the underwriting of some initiatives and one off donations for either general use or specified purposes.

In the General Fund the surplus for the year was £37,838 after taking into account unrealised gain on investment assets of £36,459.

Reserves Policy

The Vestry's reserves policy is to maintain reserves so that cash and investment income is sufficient to meet three months normal operating costs and any other committed expenditure. The valuation of the shares which could be sold if required is **£239,360**. The Vestry is satisfied that the reserves are sufficient to meet three months' normal operating costs.

Investment Policy

Investments are held in a nominee company and currently managed by Rathbones Investment Management though, as mentioned above, we are about to transfer the management of the portfolio to Evelyn Partners. Their fees are met from the dividends received. Rathbones give advice to the Vestry from time to time on which the Vestry base their investment decisions. There are also investments held in the Scottish Episcopal Church Unit Trust Pool. The investment objective continues to be to achieve a balance between income and capital growth so as to enable occasional larger items of capital expenditure to e.g. maintain the building assets.

Budgets

Christopher Pierson-Harvey and Heather Barrington have continued to identify budgets for various church activities and groups. The Vestry acknowledges the amount of work involved. The budgets will be an invaluable aid to monitoring our finances in the coming year.

Future Plans

During the Vacancy the Vestry will continue to monitor the financial position and to progress the agreed priorities.

Structure, governance and management

The Church is an unincorporated association, governed by Constitution dated 17 August, 2010. For the purposes of Charities Law, the members of the Vestry are the Charity Trustees of the Church. The Church is a member congregation of the Diocese of Glasgow and Galloway in the Scottish Episcopal Church. The Bishop of Glasgow and Galloway has pastoral oversight of all congregations within the Diocese, and all congregations are subject to Canon Law of the Scottish Episcopal Church. The elected members of the Vestry normally hold office for three years and are elected at the Annual General Meeting. The Lay Representative (who represents the church at Diocesan Synod), the Alternate to that post and the Lay Representative to the Regional Council are elected annually by the lay members of the congregation at the Annual General Meeting. The Co-ordinator for the Protection of Vulnerable Groups, the Vestry Secretary and Treasurer are appointed as members by the Vestry and are not Trustees. The Finance Committee reports to the Vestry and has some delegated powers. The Rector is appointed by a vacancy committee of seven constituent members of at least one year's standing and the Bishop of the Diocese.

Day to day management is delegated to the Office Bearers with the Vestry authorising policy relating to temporal affairs and appointing staff. The Rector is responsible for the spiritual affairs of the Church and delegates aspects of the Church's operations to the other ministers.

In addition to attending a short induction session all new Vestry members are provided with a booklet entitled "New Vestry Member at St John's". This booklet draws attention to the section of the Scottish Episcopal Church website, www.scotland.anglican.org.uk/vestry-resources in which:

- The provisions of the Charities & Trustee Investment (Scotland) Act 2005 are set out and the appropriate declaration is provided for signature.
- The provisions of the Finance Act 2010 are set out and a 'fit and proper person' declaration in terms of the Act provided for signature.
- The principles of Data Protection are set out for information and a Data Protection Consent Form is provided for signature.
- A copy of the St John's 2010 Constitution is provided and an undertaking to abide by that Constitution provided for signature.
- All forms are then returned to, and retained by, the Vestry Secretary during that Vestry member's term of office.

Conclusion

In conclusion, the Vestry repeats its thanks to all members of the congregation who give generously of their time, talents and money to sustain and develop the life and work of St. John's.

The trustees' report was approved by the Board of Trustees.

BY ORDER OF THE VESTRY

David A T Kerr, 04/10/2026
.....
David Kerr
Acting Vestry Secretary

Date: .....

ST JOHN THE EVANGELIST DUMFRIES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST JOHN THE EVANGELIST DUMFRIES

I report on the financial statements of the charity for the year ended 30 June 2026, which are set out on pages 6 to 24.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:
   (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
   (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

   have not been met or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Stuart Farrer, FCA

Sterling House
Wavell Drive
Rosehill Industrial Estate
Carlisle
CA1 2SA

Dated: .....

ST JOHN THE EVANGELIST DUMFRIES

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 30 JUNE 2026

	Notes	Unrestricted funds general 2026 £	Unrestricted funds Designated 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £
Income and endowments from:									
Donations and legacies	**4**	114,816	31,869	12,390	159,075	125,606	21,176	13,865	160,647
Charitable activities	**3**	10,555	-	-	10,555	7,910	-	-	7,910
Investments	**5**	-	5,823	-	5,823	1,140	4,518	-	5,658
Other income	**6**	4,473	-	-	4,473	4,070	-	616	4,686
Total income		129,844	37,692	12,390	179,926	138,726	25,694	14,481	178,901
Expenditure on:									
Charitable activities	**7**	110,381	13,367	7,256	131,004	135,649	12,015	12,878	160,542
Total expenditure		110,381	13,367	7,256	131,004	135,649	12,015	12,878	160,542
Net gains on investments	**12**	36,459	-	-	36,459	15,412	-	-	15,412
Net income		55,922	24,325	5,134	85,381	18,489	13,679	1,603	33,771
Transfers between funds		(18,084)	18,084	-	-	(14,996)	17,759	(2,763)	-
Net movement in funds	**9**	37,838	42,409	5,134	85,381	3,493	31,438	(1,160)	33,771
Reconciliation of funds:									
Fund balances at 1 July 2025		238,891	76,338	13,373	328,602	235,398	44,900	14,533	294,831

ST JOHN THE EVANGELIST DUMFRIES

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 30 JUNE 2026

Fund balances at 30 June 2026	276,729	118,747	18,507	413,983	238,891	76,338	13,373	328,602

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST JOHN THE EVANGELIST DUMFRIES

STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**15**		2,599		3,898
Investments	**16**		277,168		240,709
			279,767		244,607
Current assets					
Debtors	**17**	4,774		5,651	
Cash at bank and in hand		129,945		78,793	
		134,719		84,444	
Creditors: amounts falling due within one year	**18**	(503)		(449)	
Net current assets			134,216		83,995
Total assets less current liabilities			413,983		328,602
The funds of the charity					
Restricted income funds	**21**		18,507		13,373
Unrestricted funds - general	**23**		276,729		238,891
Unrestricted funds - Designated	**20**		118,747		76,338
			413,983		328,602

The financial statements were approved by the trustees on .....

JA Booth, 04/10/2026

.....
Rev J A Booth
Interim Priest

1 Accounting policies

Charity information

St John the Evangelist Dumfries is an unincorporated charity registered in Scotland. The principal address is 8 Newall Terrace, Dumfries, DG1 1LW.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds that have been allocated for a specific purpose by the trustees.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% Straight Line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Celebrations/Sponsorship		
Other income	10,555	7,910

4 Income from donations and legacies

	Unrestricted funds general 2026 £	Unrestricted funds Designated 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	114,816	31,869	12,390	159,075	125,606	18,372	13,865	157,843
Legacies	-	-	-	-	-	2,804	-	2,804
	114,816	31,869	12,390	159,075	125,606	21,176	13,865	160,647
Donations and gifts								
Congregational Giving	83,959	-	-	83,959	84,756	-	-	84,756
General Donations	30,857	31,869	-	62,726	40,850	16,122	-	56,972
Sponsorship - Treasurer	-	-	-	-	-	-	280	280
Holiday club	-	-	830	830	-	-	700	700
Capital projects	-	-	-	-	-	2,250	-	2,250
External Charities	-	-	4,529	4,529	-	-	6,567	6,567
Church Flowers	-	-	339	339	-	-	350	350
Bell Fund	-	-	300	300	-	-	275	275
Crichton Church	-	-	2,386	2,386	-	-	1,693	1,693
Choir Fund	-	-	6	6	-	-	250	250
Children's Church	-	-	4,000	4,000	-	-	3,750	3,750
	114,816	31,869	12,390	159,075	125,606	18,372	13,865	157,843

5 Income from investments

	Unrestricted funds general 2026 £	Unrestricted funds Designated 2026 £	Total 2026 £	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Total 2025 £
Income from listed investments	-	5,823	5,823	1,140	4,518	5,658

6 Other income

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Maxwelton Chapel Trust	-	-	-	-	616	616
Building and magazines	2,932	-	2,932	3,070	-	3,070
Maxwelton chaplaincy	1,541	-	1,541	1,000	-	1,000
	4,473	-	4,473	4,070	616	4,686

7 Expenditure on Charitable activities

	Church Activities 2026 £	Church Activities 2025 £
Depreciation and impairment	1,299	1,299
Clergy and ministry costs	21,373	51,072
Worship costs	15,618	11,846
Mission and Education costs	2,342	4,346
Fabric costs	48,240	45,846
Quota	22,155	21,484
Mission support (home and overseas)	4,864	8,420
Miscellaneous expenses	8,123	8,867
Sub contract work	-	376
	124,014	153,556
Share of support costs (see note 8)	2,742	2,907
Share of governance costs (see note 8)	4,248	4,079
	131,004	160,542
Analysis by fund		
Unrestricted funds - general	110,381	135,649
Unrestricted funds -	13,367	12,015
Restricted funds	7,256	12,878
	131,004	160,542

8 Support costs allocated to activities

	2026 £	2025 £
Clergy & Ministry	761	1,405
Worship	566	316
Mission & Education	87	128
Fabric	1,328	1,058
Governance costs	4,248	4,079
	6,990	6,986
Analysed between:		
Charitable activities	6,990	6,986

9 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,998	1,829
Depreciation of owned tangible fixed assets	1,299	1,299

10 Trustees

A Rector is *ex officio* a member of the Vestry and a trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as a stipendiary cleric in line with scales determined by General Synod of the Scottish Episcopal Church. No other Trustee member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the Church.

11 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	2	3

There were no employees whose annual remuneration was more than £60,000.

12 Net gains/(losses) on investments

	Unrestricted funds general 2026	Unrestricted funds general 2025
	£	£
Revaluation of investments	36,459	15,412

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 External Charities

Aberlour (Christmas Appeal)	742
Bethany	231
Bishop's Lent Appeal	438
First Base (Christmas Appeal)	502
First Base (Books)	18
Let the Children Live (Piggy Banks)	140
Let the Children Live (From No 2 A/C)	1,125
Open Doors	95
Royal British Legion (Poppy Scotland)	97
Ukrainian Children's Visit	520
	£3,908

15 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 July 2025	6,496
At 30 June 2026	6,496
Depreciation and impairment	
At 1 July 2025	2,598
Depreciation charged in the year	1,299
At 30 June 2026	3,897
Carrying amount	
At 30 June 2026	2,599
At 30 June 2025	3,898

16 Fixed asset investments

	Listed investments	Unlisted investments	Total
	£	£	£
Cost or valuation			
At 1 July 2025 & 30 June 2026	202,680	38,029	240,709
Carrying amount			
At 30 June 2026	202,680	38,029	240,709
At 30 June 2025	202,680	38,029	240,709

17 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Other debtors	4,774	5,651

18 Creditors: amounts falling due within one year

	2026	2025
	£	£
Other creditors	503	449

19 Funds

Unrestricted Funds

- Funds held for the general work of the church. The value of all improvements and additions to church buildings is held in the General Fund.

Designated Funds

- Special holding account - To hold securely large donations, legacies etc until Vestry decides how the money should be used.
- General Reserve Fund - money in reserve to support general fund if necessary.
- Vestry development fund - to enhance the work of the vestry (includes funding for Vestry Away Days).
- Church Hall Roof Fund - To raise funds to repair/replace the Hall Roof and Windows.
- Children & Families - To employ someone to support our mission to reach more families and children.
- Music - To be used at the discretion of the Vestry to provide additional music for the contemporary worship
- Pauline Mason Collection - To be used at the discretion of the Vestry to provide new Communion Linen
- Chalice and Bible Fund - Re-guild the chalices and repair the Bibles that are used for reading the gospel during the communion service.
- Capital Projects - To fund unexpected costs arising on any of the church buildings.
- Rectory Maintenance Fund - To fund unexpected costs arising to maintain the rectory.

Restricted Funds

- Alpha - To help fund future Alpha courses
- Bells - For the maintenance of the church bells and the development of our bell ringers
- 150th Celebrations - To complete our commitment to 150th Anniversary programme.
- Choir - To meet further costs / developments of the choir
- Church Flowers - For the provision of flowers, in the church, on a regular basis and for special occasions
- Crichton Church - To fund the services held weekly, at the Crichton Church, on an ecumenical basis
- Holiday Club - To fund annual "holiday" events for children
- Sponsorship for the Treasurer - To offset accountancy fees
- Youth @ 11 - To fund youth work associated with the church
- Maxwelton Chapel Trust - to securely hold collection money, from Maxwelton Chapel, until it can be transferred to their accountants
- External Charities - To hold and distribute money that has been collected for charities that have been selected by the Vestry
- Tower project - Money left over from the "tower" to be used to encourage more visitors to the church.
- Children's Church - To further work, within the church, with children.

Note - The "Capital Projects", "Rectory Maintenance", "Tower" and "Children's Church" Funds are all currently held in the Cumberland Building Society No. 3 Account. All the other funds are currently held in the Bank of Scotland No. 1 Account.

20 Unrestricted funds - Designated

These are unrestricted funds which are material to the charity's activities.

	At 1 July 2025	Incoming resources	Resources expended	Transfers	At 30 June 2026
	£	£	£	£	£
	76,338	37,692	(13,367)	18,084	118,747

Previous year:	At 1 July 2024	Incoming resources	Resources expended	Transfers	At 30 June 2025
	£	£	£	£	£
	44,900	25,694	(12,015)	17,759	76,338

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 July 2025	Incoming resources	Resources expended	Transfers	At 30 June 2026
	£	£	£	£	£
Alpha	56	-	-	-	56
Bells Fund	1,333	299	(472)	-	1,160
150th Celebrations	227	-	-	-	227
Choir	2,463	7	-	-	2,470
Church Flowers	710	339	(90)	-	959
Crichton Church	1,973	2,385	(1,000)	-	3,358
Holiday Club	699	830	(729)	-	800
Sponsorship of treasurer	280	-	(280)	-	-
Youth @ 11	43	-	-	-	43
Maxwelton Chapel Trust	-	621	(576)	-	45
External charities	5	3,908	(3,905)	-	8
Tower project	1,836	-	-	-	1,836
Children's Church fund	3,749	4,000	(203)	-	7,546
	13,373	12,390	(7,256)	-	18,507

21 Restricted funds **(Continued)**

Previous year:	At 1 July 2024	Incoming resources	Resources expended	Transfers	At 30 June 2025
	£	£	£	£	£
Alpha	56	-	-	-	56
Bells Fund	1,214	275	(157)	-	1,333
150th Celebrations	227	-	-	-	227
Choir	2,510	250	(296)	-	2,463
Church Flowers	830	350	(471)	-	710
Crichton Church	3,460	1,693	(3,180)	-	1,973
Holiday Club	568	700	(806)	237	699
Sponsorship of treasurer	480	280	(480)	-	280
Youth @ 11	43	-	-	-	43
Maxwelton Chapel Trust	-	616	(616)	-	-
External charities	311	6,567	(6,873)	-	5
Tower project	1,836	-	-	-	1,836
Children's Church fund	2,999	3,750	-	(3,000)	3,749
	14,533	14,481	(12,878)	(2,763)	13,373

22 Analysis of net assets between funds

	Unrestricted funds general 2026	Unrestricted funds Designated 2026	Restricted funds 2026	Total 2026
	£	£	£	£
At 30 June 2026:				
Tangible assets	2,599	-	-	2,599
Investments	258,252	18,916	-	277,168
Current assets/(liabilities)	15,878	99,831	18,507	134,216
	276,729	118,747	18,507	413,983

22 Analysis of net assets between funds **(Continued)**

	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 June 2025:				
Tangible assets	3,898	-	-	3,898
Investments	227,615	13,094	-	240,709
Current assets/(liabilities)	7,378	63,244	13,373	83,995
	238,891	76,338	13,373	328,602

23 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

		Movement in funds				Movement in funds			
	Balance at 1 July 2024	Incoming resources	Resources expended	Transfers	Balance at 1 July 2025	Incoming resources	Resources expended	Transfers	Balance at 30 June 2026
	£	£	£	£	£	£	£	£	£
Special Holding Account	-	-	-	-	-	30,252	-	(30,252)	-
Chalice and Bible Fund	-	-	-	-	-	40	-	243	283
Mission of St John's	1,558	1,010	(986)	-	1,582	889	(880)	-	1,591
General Reserve Fund	10,000	-	-	15,000	25,000	-	-	23,000	48,000
Pauline Mason Collection	243	-	-	-	243	-	-	(243)	-
Music	97	-	-	-	97	-	-	-	97
Stipend Assistance Grant	300	-	-	(300)	-	-	-	-	-
Capital Projects	7,846	2,250	(1,669)	-	8,427	-	(1,113)	2,213	9,527
Nave Alter Fund	4,689	1,634	(6,323)	-	-	-	-	-	-
Rectory Maintenance	3,695	-	(3,411)	960	1,243		(1,092)	10,960	11,111
Gas Set Aside	700	-	-	(700)	-	-	-	-	-
Children & Families	10,000	7,700	(168)	3,000	20,532	188	-	-	20,719
Church Hall Roof Fund	-	6,120	-	-	6,120	500	(10,282)	12,164	8,502
Investments	5,772	7,322	-	-	13,094	5,823	-	-	18,917
	44,900	26,036	(12,557)	17,960	76,338	37,691	(13,367)	18,085	118,747

24 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).