

The Church of Scotland

Tarff & Twynholm Parish Church

Financial Accounts for the year
ended 31st December 2025

Congregation No 080486

Charity Number: SC004475

Tarff & Twynholm Parish Church
Reference and Administrative Information

Charity Name: Tarff & Twynholm Church of Scotland
Also Known As: Tarff & Twynholm Church

Charity Registration Number: SC004475

Congregation Reference No: 080486

Contact Address: 36 St Andrew Drive, Castle Douglas DG7 1EW

Trustees:-

(a) Kirk Session Members Mrs Katharine Barber, Mrs Helen Campbell, Mr Michael Duguid, Mrs Rosemary Gillespie, Mrs Helen McComick, Mr John McCulloch, Mr Robert Oliver, Mrs Violet Service, Mr William Service (retired 11/02/2025), Mr Robert Solley, Mrs Ivy Stanley, Mrs Margaret Swales and Mrs Agnes Watson.

(b) Board Members Mrs Pat Campbell, Mrs Val Farrell, Mr Kenneth Michie (retired 31/03/2025) Mrs Katherine Sproat and Mr William Watson.

(c) Minister Reverend Val Ott

Principal Office Bearers:-

Minister: Reverend Valerie Ott
Session Clerk: Mrs Violet Service
Church Treasurer: Mr Robert Oliver

Independent Examiner

Mrs Eilidh Harman BA (Hons) CA
Messrs Bell Ogilvy, Chartered Accountants,
36 King Street,
Castle Douglas DG7 1AF.

Bankers

Bank of Scotland
192 King Street
Castle Douglas DG7 1DB

Trustees' Annual Report
Year Ended 31st December 2025
SC004475
Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Members are then appointed to the Board at the Stated Annual meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by an appointed trustee of the Board and Kirk Session and meets four times a year. Certain responsibilities are delegated to the Finance Committee, the Property and Manse Committee and Social Committee as appropriate. The Kirk Session which meets four times a year is responsible for spiritual affairs within the church.

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.

The Church serves the parishes of Tarff and Twynholm. Services are held each Sunday at Twynholm Parish Church. There is also a Guild open to members and non members which meets during the year.

Achievements and Performance

The charge is linked with Gatehouse and Borgue churches and is served by the Minister Mrs Valerie Ott.

Church services and ministry are well served in the parish with services held every Sunday and pastoral care covered by the minister with the support of the Kirk Session. The number on the roll has decreased during the year.

As a rural charge with an elderly congregation it is difficult to maintain numbers and to have new members introduced to our roll.

The church has a Vision for the Future Group who arrange various outreach programmes to try and have new members added to the roll.

The church building is well maintained and the Kirk Session supported by the Congregational Board maintain a strong presence in the community for worship and support to all in the parish. With recruitment to the Congregational Board becoming ever increasingly difficult it has been decided and voted on to retire the Board and change to a Unitary Constitution from next year. This will pass all responsibilities to the Kirk Session.

Financial Review

The principal source of income is from weekly offerings and donations. During the year under review general giving income was up 7.5% from the previous year. Higher interest rates helped increase income from deposited funds. No fund raising was undertaken during the year. The total income from donations, interest and investment income was the same as the previous year. Funds being released from invested funds held by the General Trustees also helped with funding repairs for the church and other costs.

Expenditure was less than the previous year due to a reduction in building repairs and maintenance which was 71% down from the previous year. Payments to Ministry costs were up by 275% due to adjustments in Glebe Rent and investment income received towards ministry payments. Energy costs were up by 75% due to heating oil being topped up just before the year end. Shared expenses with Gatehouse were up 42%. Overall all general running expenses were costing more than the previous year due to higher charges and inflation. All fabric repairs and maintenance have been charged to the general fund account during the year.

Reserves Policy

The reserve fund now stands at £8,721 although no further funds have been added during the accounting year.

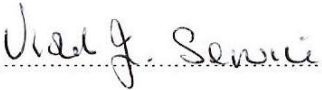
This would not be sufficient funds to maintain the charity for any long period of time in case of an emergency. However the trustees will keep the position under review during the next financial year and make further transfers if funds permit.

The trustees also hold a Fabric Fund reserve account which at the year end held a balance of £8,528. This fund can only be used for fabric repairs and maintenance but also serves as a reserves policy for any building costs.

Trustees Annual Report continued
Year ended 31st December 2025
SC004475
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 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 (as Amended) 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,


.....

Mrs Violet Service
Trustee/Session Clerk

Date:- 15th February 2026

Tarff & Twynholm Parish Church

SC004475

Report of the Independent Examiner to the Trustees of Tarff & Twynholm Parish Church

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) 2005 Act 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 as Amended 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 Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 explanation 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of accounts for the year ended 31st December 2025, no matters have 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

Mrs Eilidh Harman BA (Hons) CA
Chartered Accountant
36 King Street
Castle Douglas DG7 1AF.

Professional Body:- ICAS

Signed Eilidh Harman
Mrs Eilidh Harman BA (Hons) CA

Date 16 February 2026

**TARFF & TWYNHOLM PARISH CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2025**

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
<u>RECEIPTS</u>				
Donations Note 3	20,709		20,709	20,494
Fund Raising Events	0		0	0
Bank & Deposit interest	2,206	53	2,259	2,799
Investment Income	193	40	233	233
Life & Work	298		298	210
Legacy Bequest Received	2,881		2,881	0
Church of Scotlance refund Insurance and Fabric Repairs	9,327		9,327	21,237
	<u>35,614</u>	<u>93</u>	<u>35,707</u>	<u>44,973</u>
Rental of premises	50		50	20
	<u>50</u>		<u>50</u>	<u>20</u>
<u>Total Receipts</u>	<u>35,664</u>	<u>93</u>	<u>35,757</u>	<u>44,993</u>
<u>Payments</u>				
Costs of generating funds Note 4	34,368		34,368	41,638
Charitable activities				
Governance costs	480		480	420
Other payments				
	<u>34,848</u>		<u>34,848</u>	<u>42,058</u>
Excess of Receipts over Payments for the year	816	93	909	2,935
Deficit of Payments over Receipts for the year	<u>816</u>	<u>93</u>	<u>909</u>	<u>2,935</u>
Transfers	40	-40	0	0
	<u>856</u>	<u>53</u>	<u>909</u>	<u>2,935</u>

**TARFF & TWYNHOLM PARISH CHURCH
STATEMENT OF BALANCES**

At 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
<u>Bank & Cash Balances</u>					
brought forward		69,602	1,910	71,512	68,577
Movement in year:					
Excess of Receipts over Payments for the year		856	53	909	2,935
Excess of Payments over Receipts for the year		<u>70,458</u>	<u>1,963</u>	<u>72,421</u>	<u>71,512</u>
<u>Investments</u> (cost £1046) See note below*		<u>9,838</u>	<u>2,064</u>	<u>11,902</u>	<u>11,037</u>
<u>Assets</u>		<u>849</u>	<u>0</u>	<u>849</u>	<u>300</u>

*Investments held in Church of Scotland Investors Trust
1,730 Units Growth Fund Cost £1,046 Current Value £11902

The accounts were approved by the Kirk Session and Congregational Board on 15th February 2026

For and on behalf of the Kirk Session/Congregational Board

David Service Session Clerk

Robert Oliver Treasurer

Tarff & Twynholm Parish Church
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The minister Reverend Val Ott a trustee received a payment of £2,202 in the year for reimbursement of travelling expenses, council tax and incidental expenses in connection with her employment.

Mrs K Barber, Trustee, received £690 in the year for her services for playing the piano.

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 January 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
Designated Margaret Tuton Fund	6,172	274			6,446
Miss C M Hayman Bequest	222	10			232
Designated Organ Fund	4,808	214			5,022
Designated Fabric Fund	5,406	3,211		-89	8,528
Miss J Charters Bequest	7,781	345			8,126
General Fund	34,683	28,352	32,585	129	30,579
Reserve Fund	8,350	371			8,721
Guild Account	2,180	2,887	2,263		2,804
	<u>69,602</u>	<u>35,664</u>	<u>34,848</u>	<u>40</u>	<u>70,458</u>
Restricted funds					
Burial Fund	730	73		-40	763
Hunter Bequest	1,180	20			1,200
	<u>1,910</u>	<u>93</u>		<u>-40</u>	<u>1,963</u>
Total funds	<u>71,512</u>	<u>35,757</u>	<u>34,848</u>	<u>0</u>	<u>72,421</u>

Purposes of Unrestricted Funds

Margaret Tuton Fund:	This is a fund to provide assistance to help any person in the parish and help with ministry costs associated with the parish.
Miss C M Hayman Bequest:	This fund is to provide assistance to the elderly in the parish and help with ministry costs associated with the parish.
Fabric Fund:	The Trustees have set aside funds for the maintenance of the Church
Organ Fund:	This fund is to help maintain and replace the organ.
Reserve Fund:	This is held in reserve from the General Fund for contingencies towards
Miss J Charters Bequest:	This fund is for the upkeep of the church and ministry in the parish.
Guild Account	This account is for the Guild to support the projects from income generated by the Guild for central fund projects supported each year at National level.

Purposes of Restricted Funds

Burial Account:	This fund is for the maintenance of the church grounds and burial grounds in Twynholm Parish.
Hunter Bequest:	This is a fund to provide educational assistance to the youth of the parish.

3. Volunteers

The church relies on the contributions of volunteers to carry out its activities.

Tarff & Twynholm Parish Church
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Donations				
WFO Scheme (non Gift Aid)	1,773		1,773	1,317
WFO Scheme (Gift Aid)	5,457		5,457	5,782
Gift Aid Donations	4,526		4,526	3,760
Tax Recovered on Gift Aid Donations	3,028		3,028	3,320
Ordinary Offerings (Open Plate)	2,593		2,593	2,250
Weddings & Funerals	445		445	440
Other Offerings, Donations etc	0		0	0
Guild Income	2,887		2,887	3,625
	<u>20,709</u>		<u>20,709</u>	<u>20,494</u>

	2025	2025	2025	2024
5 Analysis of Payments				
Charitable activities				
Ministries & Mission Allocation	10,512		10,512	2,765
Presbytery dues	553		553	414
Minister's travelling expenses	520		520	425
Minister's expenses	271		271	248
Pulpit supply	1,155		1,155	1,058
Fabric repairs & Maintenance	7,568		7,568	26,593
Council Tax Manse Gatehouse	1,411		1,411	1,221
Manse repairs and Maintenance Gatehouse	1,336		1,336	686
Heat & Light	2,347		2,347	1,342
Insurance	2,563		2,563	2,335
Organist salary & music	1,050		1,050	990
Church Cleaning & Materials	1,351		1,351	945
Printing & Stationery	507		507	367
Other Expenses	401		401	705
Expenses in connection with Fund Raising	11		11	99
Guild expenditure	2,263		2,263	1,445
Equipment Purchased (New Portable Organ)	549		549	0
	<u>34,368</u>		<u>34,368</u>	<u>41,638</u>
Governance costs	480		480	420
	<u>480</u>		<u>480</u>	<u>420</u>

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 contribution for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipends scale, which is related to years of service. For the year under review the minimum stipend was £32,433.00 and the maximum stipend in 5th and subsequent years of service was £39,856.00.

	2025 £	2024 £
7. Collections for Third Parties		
Christian Aid	409	269
Mercy Ships	265	95
UNICEF	237	235
Salvation Army	274	152
Moderators Appeal Malawi	0	157
Barcaple Bethany Trust Ukranian Appeal	425	0
	<u>1,610</u>	<u>908</u>

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

	2025 £	2024 £
<u>CONSOLIDATED FABRIC FUND</u>		
<u>REVENUE FUND</u>		
Credit balance at 31 December	<u>693</u>	<u>174</u>
<u>CONSOLIDATED FABRIC FUND (II)</u>		
<u>CAPITAL ACCOUNT</u>		
<u>GROWTH FUNDS</u>		
Credit Balances held at 31 December at cost	<u>81,468</u>	<u>86,954</u>
Market Value of Balances at 31 December	<u>89,831</u>	<u>92,015</u>

The funds from the sale of Twynholm Manse were invested in the Consolidated Fabric Funds.