

2024

**Stranraer Parish Church
(Church of Scotland)**

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 090535

Charity No: SC 009905

Reference and Administrative Information

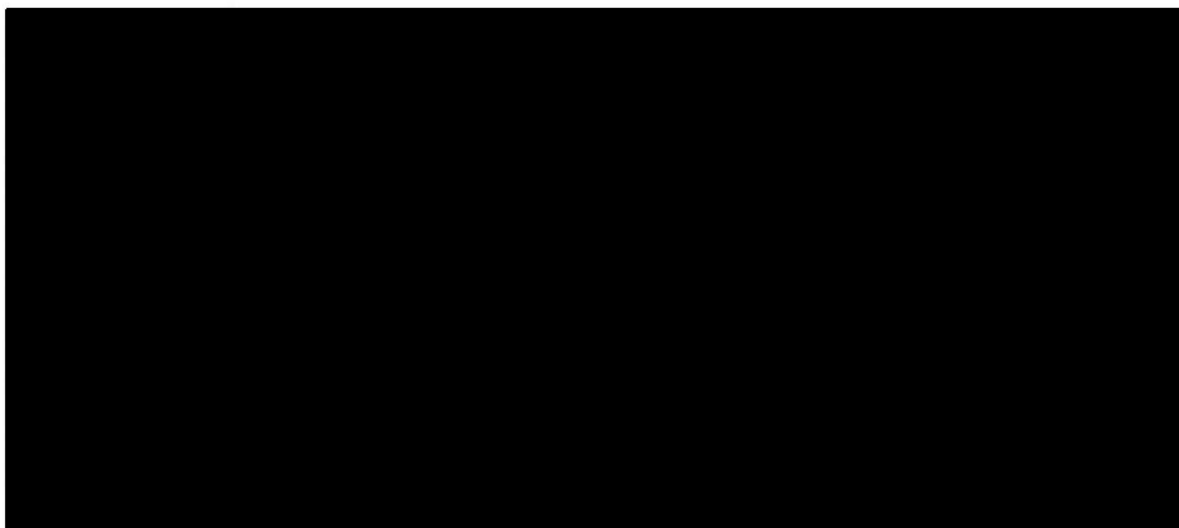
Charity Name: Stranraer Parish Church

Charity Registration Number: SC009905

Congregation Reference No: 090535

Contact Address: North Knockglass
Stranraer
DG9 8JD

Trustees



Principal Office-bearers

Minister:
Session Clerk:
Church Treasurer:



Independent Examiner



Bankers

Bank of Scotland
George Street
Stranraer

Trustees' Annual Report – Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

Stranraer Parish Church was formed by a union of Trinity Church and the High Kirk in January 2020. The Kirk Session was chaired by our Minister, [REDACTED]. The Kirk Session normally meet four times a year however as we continue to establish this new union it has been necessary to hold extra meetings. Certain responsibilities are delegated to the Finance and Property Team as appropriate. The Kirk Session is now responsible for spiritual and temporal affairs within the church.

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 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.

[REDACTED] leads worship on Sunday mornings at 11.00 a.m. The attendance at weekly worship continues to rise with up to 130 attending Sunday services. We celebrated the Sacrament of Holy Communion four times this year within the morning service.

[REDACTED] and members of the congregation attended the Memorial Service for the MV Princess Victoria. In February we started a Sunday Club for children of primary school age. There have been nine regular attenders with three occasional visitors taking part in the Sunday Club. The Sunday Club is lead by members of the congregation. During the Easter season we held an Agape Supper, Maundy Thursday and Good Friday services with an Early Morning Easter Service held on the local waterfront. This was followed by breakfast in the church hall and was attended by members of the local community as well as church members. Bible Study groups and Prayer groups have continued during 2024. Alpha Courses have been held throughout the year and were very well attended and resulted in new members by profession of faith. We held a Remembrance Service in the church with Primary 6 & 7 pupils from all local primary schools in attendance and taking part in the service. We appointed a Families and Children worker during 2024, and she has assisted with services for all local schools as well as leading the All Age Talks in church. In the Summer we held a summer fete to raise funds for church projects and at Christmas we held a Christmas Tree Festival with the proceeds from this event and various Christmas Services being donated to four local charities.

There were 40 funerals, 3 Baptisms and 5 Weddings carried out in 2024. We have had 6 new members by profession of faith and 2 new members by Certificate of Transference.

The Minister and the Pastoral Care Team continue to provide Pastoral Care in the Parish. Members of the Pastoral Care Team have been visiting members in their homes and in the local care homes and hospital. The Pastoral Care Team also held services in the local Care Homes during the year. The Congregation donated Easter Eggs which were gifted to all residents of the two local Care Homes.

All church groups continue to meet with good attendances at all groups.

Church Groups: Senior Members, The Guild, Knit and Natter Group, Tuesday Tots.

Members of the Congregation and the Mission and Worship Team have taken some of the services during 2024 with [REDACTED] and [REDACTED] assisting with Pulpit Supply. Three of our local schools, Belmont, Sheuchan and Park Schools have visited the church for their Harvest and Christmas Services and [REDACTED] also carried out services for Rephad Primary School.

The church halls are used by the Blood Transfusion Service, a local Cheerleading Group and a Womens' Institute on a regular basis.

During 2024 the Kirk Session in conjunction with the Church of Scotland Law Department arranged the sale of Trinity Church building.

The Church has supported various collections for charity throughout 2024.

The Kirk Session support and encourage members to become involved in various community groups as part of our outreach to the local community.

Achievements and Performance

As shown by the above statement, the Minister, Kirk Session and Church Group work together with other local churches to fulfil our objectives in a wide range of activities. These include Stranraer Baptist Church, Stranraer Reformed Presbyterian Church, St. Joseph's Roman Catholic Church and St. John's Scottish Episcopal Church. We offer assemblies and chaplaincy to Stranraer Academy along with the Baptist and RPC church, and we do various fundraisers with the remaining churches, sharing Armistice commemorations in the town. We also do a lot to help prevent food poverty amongst children and adults without work with the local foodbank, and we hold retiral collections for various charities throughout the year.

Financial Review

The principal source of income for our congregation is Gift Aid and FWO Giving. This is underpinned by contributions from the McDouall and Gillespie Bequests.

Reserves Policy

It is the Trustees' policy to hold reserves and as such we have sufficient funds to support our reserves policy.

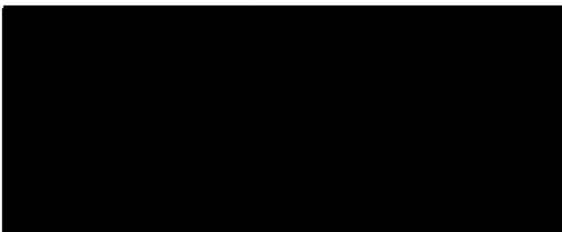
The church also held £348 of restricted funds which have been provided for the purposes specified in Note 2.

Year Ended 31 December 2024

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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2012. 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,



Date...24.03.25....

Independent Examiner's Report to the Trustees of Stranraer Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 7 to 12.

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) (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:

Address:

Date:

25th March 2025

Stranraer Parish Church
(The Church of Scotland)
SC009905
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Gen Trustees Revenue 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note						
Donations	3	91,822				91,822	90,939
Bank & Deposit interest			5		1,097	1,102	769
Investment income		16,704			12,965	29,669	25,486
J Gillespie investment income				836		836	743
McDouall Bequest		6,476				6,476	5,650
		115,002	5	836	14,062	129,905	123,587
Rental of premises		5,370				5,370	4,850
Weddings and Funerals		1,600				1,600	5,570
Bequest/Legacy		2,000				2,000	5,000
Grant for new boiler in church						0	2,300
Proceeds from sale of St Andrews Church		93,436				93,436	
<u>Total Receipts</u>		217,408	5	836	14,062	232,311	141,307
<u>Payments</u>	4	117,452				117,452	160,935
Cost of generating funds		172				172	172
Governance costs		1,020			391	1,411	1,679
<u>Total Payments</u>		118,644	0	0	391	119,035	162,786
Excess of Receipts over Payments for the year before transfers		98,764	5	836	13,671	113,276	(21,479)
Transfers		836		(836)		0	(57,156)
Purchase of investments						0	57,156
Excess of Payments over Receipts for the year		99,600	5	0	13,671	113,276	(21,479)

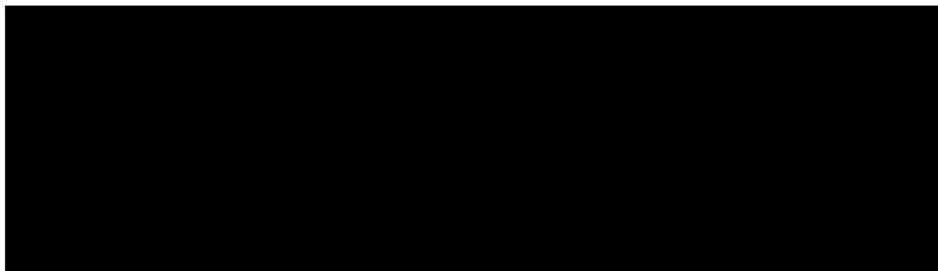
Stranraer Parish Church
(The Church of Scotland)
SC009905
Statement of Balances
At 31st December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Gen Trustees Funds 2024 £	Revenue 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward	60,323	344	0	18,493	79,160	157,795
<u>Movement in year:</u>						
Excess of Receipts over Payments for the year	99,600	£	0	13,671	113,276	(21,479)
Transfer to COS investments						(57,156)
Bank & deposit balances carried forward	<u>159,923</u>	<u>349</u>	<u>0</u>	<u>32,164</u>	<u>192,436</u>	<u>79,160</u>
<u>Investments at market value</u>						
Church of Scotland (cost £37,212)	35,173		39,524		74,697	68,258
Church of Scotland (cost £289,302.99)	359,601				359,601	339,853
M & G Charifund (cost £11,913)	43,465				43,465	42,361
	<u>438,239</u>	<u></u>	<u>39,524</u>	<u></u>	<u>477,763</u>	<u>450,472</u>
<u>Assets</u>						
Gift Aid Receivable						
<u>Liabilities</u>						
Cost of repair not yet billed						

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

19.03.25

For and on behalf of the Kirk Session and Financial Board



Stranraer Parish Church
(The Church of Scotland)
SC009905

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year one member of the Kirk Session received the following for services provided as noted, Rev A Muir received the sum of £2,073 for travel expenses.

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

No expenses were paid.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund BOS	0	93,436	(2,790)		90,646
Designated Fabric Fund	0	138			138
Designated Organ & Music Fund	0	14			14
Designated Organ & Music Fund	0	15			15
Designated Congregational - Brown	0	12			12
Designated Congregational - General	0	98			98
Designated Congregational - Bridge	0	551			551
Designated Congregational - St Ninians	0				0
General Fund	57,506	120,918	(112,765)	836	66,495
Designated Seniors Member	2,158	1,421	(2,175)		1,404
Designated Guild	661	805	(914)		552
	<u>60,325</u>	<u>217,408</u>	<u>(118,644)</u>	<u>836</u>	<u>159,925</u>
Restricted funds					
Flower Fund	343	5			348
Organisation Trust Fund	0				0
	<u>343</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>348</u>
Endowment funds					
John Gillespie Bequest	0	836		(836)	0
General Trustees funds					
Consolidated Fabric Fund - Revenue	18,492	14,062	(391)		32,163
Purchase of investments					
Total funds	<u>79,160</u>	<u>231,311</u>	<u>(119,035)</u>	<u>0</u>	<u>192,436</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Organ Fund: The Trustees have set aside funds for the maintenance of the Church organ.

Congregational Purposes Funds: The Trustees have set aside funds from the disposal of the Old Parish Church, the disposal of Bridge Street Hall, disposal of St. Ninian's Church and Manse and a legacy bequeathed by [REDACTED] for congregational purposes.

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship.

Organisation Trust Fund: This is a fund held by the Trustees on behalf of the Boys Brigade and to be administered by the Trustees - now transferred.

Purposes of Endowment Funds

Income from the John Gillespie Bequest is to be used towards Stipend Payments.

Stranraer Parish Church
(The Church of Scotland)
SC009905
Notes to the Accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	General Trustees 2024 £	Total 2024 £	Total 2023 £
Analysis of Donations						
Gift Scheme (non Gift Aid)	5,618				5,618	5,605
Gift Aid Donations	55,603				55,603	53,452
Tax Recovered on Gift Aid Donations	13,414				13,414	13,880
Ordinary Offerings (Open Plate)	11,705				11,705	12,138
Other Offerings, Donations etc	5,482				5,482	5,864
	<u>91,822</u>				<u>91,822</u>	<u>90,939</u>

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	General Trustees 2024 £	Total 2024 £	Total 2023 £
4. Analysis of Payments						
Costs of Generating Funds						
Fundraising costs	<u>172</u>				<u>172</u>	<u>172</u>
Charitable activities						
Ministries & Mission allocation	58,014				58,014	64,326
Presbytery dues	1,973				1,973	1,973
Travel expenses	2,073				2,073	1,756
Telephone	1,923				1,923	359
Pulpit supply	800				800	184
Other staffing costs	14,510				14,510	9,260
Fabric repairs & maint - Church & hall	12,304				12,304	26,872
Fabric repairs & maint - Manse	2,009				2,009	31,195
Insurance	2,690				2,690	6,201
Heat and light	8,289				8,289	6,856
Council tax	3,621				3,621	3,251
Life and Work					0	8
Printing, stationery and postage	2,800				2,800	2,484
Advertising	984				984	981
Organ maintenance					0	300
Ministers relocation/robes					0	0
Comfort International					0	0
Other expenses	5,462				5,462	4,929
	<u>117,452</u>			<u>0</u>	<u>117,452</u>	<u>160,935</u>
Governance Costs						
Independant Examiner's Fee	1,020				1,020	984
Admin charges				391	391	695
	<u>1,020</u>			<u>391</u>	<u>1,411</u>	<u>1,679</u>

5. 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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

6. Collections for Third Parties

	2024 £	2023 £
Poppy Scotland	270	
Bible Society		266
Marie Curie	400	400
Crossreach	250	100
Wigtownshire Stuff		100
Coronation Day Centre	400	
Cancer Drop In Centre	400	
A Listening Ear	170	
Tearfund	530	
	<u>2,420</u>	<u>866</u>

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION - STRANRAER PARISH CHURCH

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Opening Credit Balance at 31 December	270,071	270,071
Market Value of Balances at 31 December	295,739	258,872
<u>REVENUE ACCOUNT</u>		
Opening balance	18,492	36,711
Difference in opening balance (maybe put to admin charges)		(166)
Dividend income	12,965	10,633
Interest received	1,097	765
	32,554	47,943
Fabric repairs - Transfer to General Fund		(27,928)
Transfer - Temporary Funds	664	(664)
Telecoms Equipment		(330)
Admin charges	(1,055)	(529)
Closing balance	32,163	18,492
<u>TEMPORARY FUNDS</u>		
Balances held at 31 December	(882)	255
Sale of St Andrews Church	108,100	
	107,218	255
Interest		(267)
Sale of St Andrews Church - reversal	(108,100)	
Property costs - St Andrews Church	870	(870)
Transfer - Revenue Account	(664)	
Closing balance	(676)	(882)