

# Troqueer and Caerlaverock Church of Scotland

Scotland · Charity number SC000973

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1952-04-03
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	23 Montague Street Dumfries Dumfries DG1 1HE
Website	<a href="http://www.troqueerparishchurch.com">www.troqueerparishchurch.com</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The Church of Scotland seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities. The Church of Scotland is one of the largest organisations in the country. We have around 250,000 members, with more regularly involved in local congregations and our work. We have around 650 ministers serving in parishes and chaplaincies, supported by both centrally and locally employed staff. Most of our parishes are in Scotland, but we also have churches in England, Europe and further afield. The Church of Scotland plays a pivotal role in Scottish society and works with communities worldwide.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Dumfries And Galloway
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£125,145	£109,172	-	1
2023-12-31	£120,591	£118,544	-	1
2022-12-31	£122,332	£122,220	-	1
2021-12-31	£116,891	£126,314	-	2
2020-12-31	£122,560	£112,042	-	4

**Troqueer and Caerlaverock Church of Scotland**

Scotland - Charity number SC000973

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# Accounts

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**The Church of Scotland**

**DUMFRIES**

**TROQUEER PARISH CHURCH**

**Statement of accounts**

**For the year ended 31<sup>st</sup> December 2024**

**Congregation No: 080453**

**Scottish Charity No: SC 000973**

**Dumfries Troqueer Parish Church of Scotland**  
**Trustees' Report Year ended 31<sup>st</sup> December 2024**

**Reference and Administrative Information**

**Charity Name: Dumfries Troqueer Parish Church of Scotland**

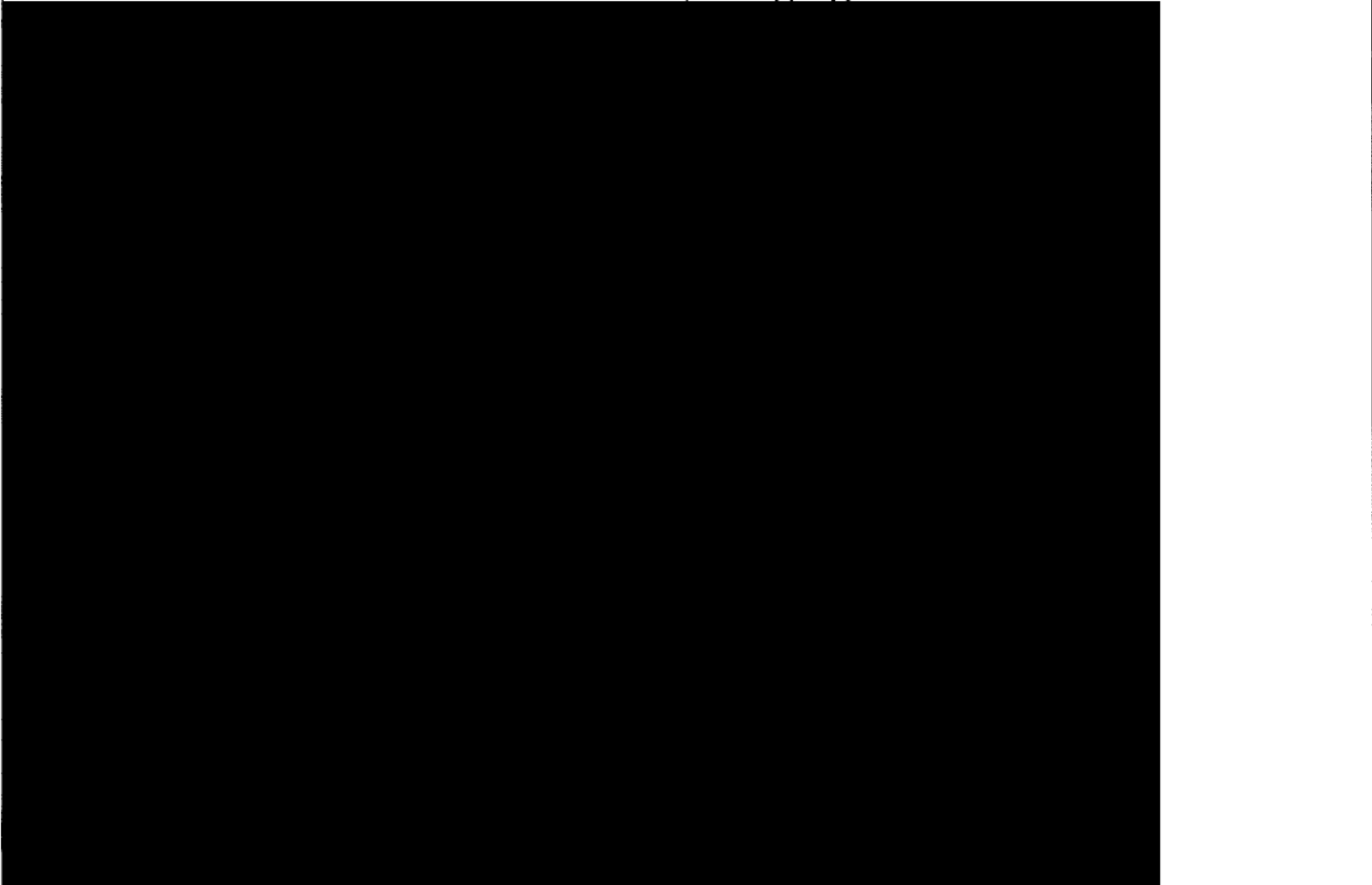
**Charity Registration Number: SC000973**

**Congregation Reference Number: 080453**

**Contact Address: 23 Montague St., Dumfries, DG1 1HE**

**Trustees**

The trustees who served at any time during the year and up to the date of signing the accounts are as follows:-

<b>Active and Emeritus Elders</b>	<b>Congregational Board Members</b>
	
	2024 review appointment trustees retired from the Board in April 2024

**Dumfries Troqueer Parish Church of Scotland**  
**Trustees' Report (Cont'd) Year ended 31<sup>st</sup> December 2024**

**Principal Office-bearers**



**Principal Office:-** The Manse, Troqueer Church, Troqueer Road, Dumfries, DG2 7DF

**Registered Contact Address:-** 23 Montague Street, Dumfries, DG1 1HE

**Independent Examiner**



**Bankers**

Bank of Scotland

Treasurers Account:- 91 High Street, Dumfries, DG1 2BN

**Structure, Governance and Management**

**Governing Document**

The congregation is administered in accordance with the terms of the Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

**Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are 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 whose members are invited to nominate individuals, believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board.

Board Members are then appointed 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 the minister and meets six times a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. The Kirk Session which meets eight times a year is responsible for spiritual affairs within the church.

**Dumfries Troqueer Parish Church of Scotland**  
**Trustees' Report (Cont'd) Year ended 31<sup>st</sup> December 2024**

## **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. Members from this congregation are involved in many local and national Christian organisations and initiatives. These include the Dumfries Christian Network (DCN), who organise Holy Week services; Scripture Union; Christian Aid; Tearfund; Dumfries Fairtrade and Scottish Bible Society to name but a few.

## **Achievements and Performance**

The year-end roll for Troqueer stood at 110.

Our minister retired in June 2023 and, after a long delay where all vacancy proceedings in the area covered by the former Presbytery of Dumfries and Kirkcudbright were put on hold ('sisted'), because of requests for a review of the Presbytery Mission Plan, the process is now back on track. The Union between Troqueer and the rural charge of Caerlaverock took place on 1st January 2025, and was marked with a Joint Service of Union and Holy Communion, attended by the Clerk of the South West Presbytery, Mrs. Christine Murray. The united charge of Troqueer and Caerlaverock Church of Scotland has also taken over the now-dissolved parish of St Mary's/Greyfriars Church. Although our numbers are down slightly, post-Covid-lockdown, the congregation remains in good heart, with Sunday morning worship led by a team of nine volunteers who were authorised by the Kirk Session before our last minister's departure, who take it in turns to lead. The same team assists with services on the first Sunday of each month in Caerlaverock Church. We have also appreciated the help of our Interim Moderator, the Revd. Pam Bellis, who has taken occasional communion services, chaired Session meetings, and generally been a listening ear and source of advice. She continues, as Interim Moderator of the united charge. During lockdown, like many churches, we started making services available online- and we continue to do so, for the benefit of those unable to attend either because of illness or infirmity, or because of involvement in the children's activities ('Powerhouse' & Youth Fellowship (YF)) taking place elsewhere during the service. We are involved in the 'Growing Young' Initiative, one of two churches in the Presbytery to do so, and our Growing Young team continues to help us as a congregation to be innovative, accessible, and welcoming; as well as hopefully, more relevant to the 18-29 target age group. As part of this process, we overhauled our House Groups: currently, three are meeting; we restarted our evening services to have a different style each week: 'Pray Together', 'Worship Together', 'Grow Together' (currently, this service includes a 'Faith Story' interview, in which one of our congregation shares his/her testimony), and 'Eat Together'; these all allow a range of participants to be involved, including some of our younger folk. Another facet of our 'overhaul' has been our outreach. We provide a 'Drop-in centre' in our church hall on Tuesdays & Thursdays, where local folk can come and find a friendly safe space to enjoy refreshments free of charge. Our Guild offer a similar facility on Wednesday afternoons, twice a month, with coffee and chat. We collect food, either to supply direct to local folk in need, or to channel into the local food banks. As a congregation, we help with marshalling the Park Run once a month on a Sunday morning, and provide monthly Sunday afternoon services at the Goldielea Care Home. We have managed to maintain a warm relationship with Troqueer Primary School, with some of our members assisting with assemblies, and the school using our church for their services at Christmas, Easter and Harvest. We have also worked closely with the local Regional Worker for Scripture Union Scotland both in Troqueer School and more generally. We hope to rebuild contact with the primary school at Cargenbridge. We have an active Troqueer Boys' Brigade and Girls' Association and a small Friday Youth Fellowship; we are actively involved with inter-church activities through Christian Aid and Dumfries Christian Network; and, further afield, we continue to support the work of Divine Destiny Church in Kigali, Rwanda, which includes an active program of student sponsorship. Two of our members work with Wycliffe Bible Translators, spending some of their time each year in Indonesia. We're thankful to God for giving us so many folk who are actively engaged in what we do, both within our congregation and out in the community.

## **Dumfries Troqueer Parish Church of Scotland** **Trustees' Report (Cont'd) Year ended 31<sup>st</sup> December 2024**

Through our ongoing link with Divine Destiny Church (DDC) in Rwanda we continue an active program of student sponsorship

All of the rural church plants - now numbering 12 -have been open for worship throughout the year.

In the second half of the year the Kigali congregation thankfully found affordable accommodation which allowed Sunday morning worship and gave the opportunity for two midweek evening meetings –so their increasing number of specialist groups can now meet together regularly. In addition, the use of the convenient venue has permitted some previous members to return to regular worship – for some their first real opportunity since Covid. We give grateful thanks for this and pray more recent government regulation challenges will not upset the use of this meeting place for them.

DDC have almost complete refurbishment of a building – on their own land - to be used as a guesthouse. The plans for a new multipurpose building on that site are also progressing now that the ownership and boundary issues have been settled.

In a moving zoom meeting with Joel's team just before John retired, we determined – with John's encouragement - to do our best to maintain and hopefully extend our partnership with Divine Destiny Ministries.

### **Growing Young Initiative**

The Growing Young programme has been part of our church since 2020. It encourages churches to engage with 18-30s in a way that gives vitality, life and energy to the whole congregation. In turn, this helps us to become more innovative, accessible, welcoming, and relevant for that age group. Culture change is at the heart of this programme, and with the congregation's support we've implemented and sustained fruitful changes.

We have a small team, including members in the 18-30 age group, who meet for prayer and discussion regularly, focusing on building a Jesus-centred community through the core commitments of the programme - keychain leadership, empathising with today's young people, fueling a warm community, taking Jesus' message seriously, prioritising young people (and families) everywhere, and being the best neighbours. These dovetail well with the 5 marks of mission.

### **Warm Hub – In Association with Bethany Christian Trust**

This operates twice a week as a lunchtime drop in at our Church Hall, providing hot food at no cost, together with regular input from local health, social care and housing agencies. It is financially supported by the congregation and Bethany Christian Trust, with provisions kindly provided by a local Bakery among others.

# Dumfries Troqueer Parish Church of Scotland

## Trustees' Report (Cont'd) Year ended 31<sup>st</sup> December 2024

### **Financial Review**

The principal source of general (unrestricted) income is regular giving, which fell again this year - by 3% (the same as in 2023). The unrestricted gift aid recovered in year fell by 4%, when in 2023 it fell by 9%. We again recovered tax through the small donations scheme and some of that was in relation to collections for other charitable bodies.

The total unrestricted expenditure fell this year by approx. 2%, (in 2023 it had fallen by 8%). The reduction in expenditure can, in the main, be attributed to us having a Vacancy for Minister. We received a reduction in our 'Giving to Grow' contribution, no charge for council tax and the utility costs for the Manse were lower due to it being unoccupied.

Gift Aid recovery on contributions by 50 individuals (mostly members and adherents) using standing orders and FWO giving still forms a major proportion of our income. *Twelve of the standing orders are for restricted purposes.* The small donations scheme (GASDs) permits some additional income from non tax payer contributions We will again achieve our small gift aid donations limit (£8,000 this year) at the end of the period. As last year around 20% of that GASDs total has been disbursed to the appropriate retiring offering charities and for DDC premises rental support.

Regular funds, sent to our Rwandan sister church continue to be collected as earmarked contributions to Troqueer Church and include the sums required for sponsorship. In the course of the past year 6 students - most of whom have had sponsorship support from their primary school years – graduated successfully from tertiary education courses and a further 3 completed secondary schooling. Accordingly, the number of young people still progressing through primary and secondary schools has fallen to a total of 18 students.

Twelve ex-members/adherents continue to sponsor child education. The full cost of tertiary education is such that not all sponsors are able to fully cover this and we depend on making up any shortfall from other giving for the Rwandan church – and, of course, recovered tax on these donations. Apart from regular giving for general and educational purposes a number of donors continue to contribute to the personal and family expenses of Pastor Joel Sengoga.

### **Risk Management**

The Health and Safety Policy covers the charity's overall strategy and incorporates important practical details. Safeguarding issues are key elements and are regularly reviewed by the safeguarding officer for the Kirk Session. In a volatile economy there is, of course, an ongoing threat to our overall financial performance. The congregation should still follow the three year rolling Stewardship Policy of the Church of Scotland. The concept that the level of giving in a fellowship can be seen as a barometer of its spirituality is, of course, true but ultimately any church's position is determined by the relative material as well as spiritual wealth of its members and adherents.

### **Reserves Policy**

It was the Trustees' previous policy to aim to hold unrestricted reserves of approximately six months expenditure, which would have equated, by this year's figures, to around £37,500. The Congregational Board agreed, in 2013, to a reserves policy of three to six months expenditure; the lower limit therefore becomes £18,750. At the year end the Church held unrestricted funds of £70,600 (68% of this is invested). As the appendix shows there is also a sum of £9,970 held in the Consolidated Fabric fund of the Church of Scotland General Trustees which could be readily accessed if required.

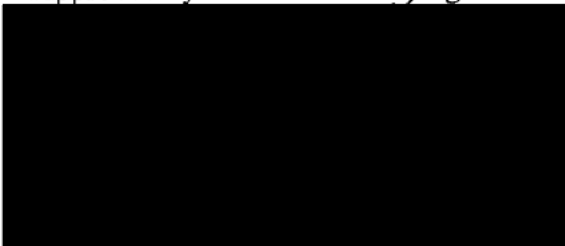
The Church also held £33,333 of restricted funds, which have been provided for the purposes specified in Note 2. The Rwandan Church Fund held a small balance at the year end for the usual regular giving commitments which will have been disbursed by the time the 2023 Accounts have been approved by the Trustees.

**Dumfries Troqueer Parish Church of Scotland**  
**Trustees' Report (Cont'd) Year ended 31<sup>st</sup> December 2024**

**Statement of Trustees' other 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 / Congregation 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 Account (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The trustees are responsible for the maintenance and integrity of the charity's information on the congregation's website. 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,



**Independent Examiner's Report to the Trustees of Troqueer Parish Church**  
**For the Year ended 31<sup>st</sup> December 2024**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024 which are set out on pages 9 to 14.

**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) (a) to (c) 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**

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 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 (as amended), and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



**Date: 27<sup>th</sup> March 2025**

# Dumfries Troqueer Parish Church

## Receipts and Payments Account

Year ended 31<sup>st</sup> December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Receipts</u></b>						
	4.					
Donations		73,146	42,244		115,390	112,459
Legacies					0	0
Activities for General Funds					0	0
Investment Income		687	405	1,163	2,255	2,005
		<u>73,833</u>	<u>42,649</u>	<u>1,163</u>	<u>117,645</u>	<u>114,464</u>
Rental of Premises		6,390			6,390	5,140
Other Receipts			1,110		1,110	987
		<u>80,223</u>	<u>43,759</u>	<u>1,163</u>	<u>125,145</u>	<u>120,591</u>
<b><u>Payments</u></b>						
	5.					
Charitable activities		73,595	35,477		109,072	118,444
Governance Costs		100			100	100
		<u>73,695</u>	<u>35,477</u>	<u>0</u>	<u>109,172</u>	<u>118,544</u>
Excess of Receipts over Payments before Transfers		6,528	8,283	1,163	15,973	2,047
Endowment Transfers		826	337	(1,163)	0	0
Excess of Receipts over Payments for the Year		<u>7,354</u>	<u>8,619</u>	<u>0</u>	<u>15,973</u>	<u>2,047</u>

# Dumfries Troqueer Parish Church

## Statement of Balances

As at 31<sup>st</sup> December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank &amp; Deposit Balances</b>						
Bank & Deposit Balances brought forward	2.	26,152	14,032		40,184	38,136
Movement in year:						
Excess of Receipts over Payments for the year		7,354	8,619		15,973	2,047
Bank & Deposit balances carried forward		<u>33,506</u>	<u>22,651</u>	<u>0</u>	<u>56,158</u>	<u>40,184</u>

Represented by Current A/c - £55,769.09, Guild A/c £388.76 = £56,157.85

<u>Investments at Market Value</u>	<u>Carter Bell</u> £	<u>Benevolent</u> £	<u>Endowments</u> £	Total 2024 £	Total 2023 £
cost (£44,407)	48,399	10,750	47,436	106,585	97,397
<u>Assets</u>	Unrestricted 2024	Restricted 2024		Total 2024	Total 2023
Premises Rent due	600			600	810
Gift Aid Receivable	3,157	1,600		4,757	5,424
Sundry Debtors	640				
	<u>3,757</u>	<u>1,600</u>	<u>0</u>	<u>5,357</u>	<u>6,234</u>
<u>Liabilities</u>					
Sundry Liabilities				<u>0</u>	<u>65</u>

The Accounts were approved by the Kirk Session and Financial Board on 26th March 2025

For and on behalf of the Kirk Session and Financial Board

Session Clerk

Treasurer

# Dumfries Troqueer Parish Church

## Notes forming part of the Financial Statements for the Year ended 31<sup>st</sup> December 2024

### 1. Basis of Accounting

These accounts have been prepared on the receipts and payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

### 2. Movement in Funds

	<b>At 1st January 2024 £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>At 31st December 2024 £</b>
<b>Unrestricted Funds</b>					
General Fund	<u>26,152</u>	<u>80,223</u>	<u>(73,695)</u>	<u>826</u>	<u>33,506</u>
<b>Restricted Funds</b>					
A Grant Trust/Benevolent	2,470	68	(100)		2,438
B Youth	1,565	1,060	(1,173)	228	1,680
C Rwandan Church	2,876	29,690	(28,105)		4,461
D Church Guild	986	325	(921)		390
E Core Fabric	1,879	11,160	(3,818)	109	9,330
F Core Hall/Centre	3,564	0	0		3,564
G Dedicated for 2023	<u>692</u>	<u>1,456</u>	<u>(1,360)</u>		<u>788</u>
	14,032	43,759	(35,477)	337	22,651
Endowment Funds	<u>0</u>	<u>1,163</u>		<u>(1,163)</u>	<u>0</u>
Total Funds	<u>40,184</u>	<u>125,145</u>	<u>(109,172)</u>	<u>0</u>	<u>56,158</u>

#### Unrestricted General Funds

Major hall and centre expenses met from this source. Cash book entries monitor spending on these facilities.

# **Dumfries Troqueer Parish Church**

## **Notes forming part of the financial statements**

### **For the Year ended 31<sup>st</sup> December 2024**

#### **Purposes of Restricted Funds**

A At discretion of Minister for benevolent purposes.

B Money specifically for youth groups' usage.

C Donations for Rwandan Church general and educational purposes.

D Summary Church Guild A/c – incorporated as required.

E & F Ensures monies donated specifically for expenditure on the core fabric of the hall, centre and church buildings are appropriately disbursed. The majority of hall, centre and church maintenance expenses are covered by unrestricted funds.

G This year third party collections were made for the Scottish Bible Society, Christian Aid, RAF Benevolent Fund, Earl Haig, Cancer Research UK and SANDS. The funds for Cancer Research and SANDS were disbursed in the new year in 2025.

#### **Purposes of Endowment Funds**

Income attributed to appropriate fund on receipt, unless shown otherwise.

Hall Fund – Established pre-1970 – income for hall upkeep, used to offset heating & lighting costs.

Fabric Fund – Originally War Stock supplemented by legacy 1988 – income for major fabric needs.

Powerhouse/Sunday School – Income for Powerhouse/Sunday School.

Car Fund – Pre-1980 funds supplemented by legacy – income towards Minister's travelling expenses.

### **3. Trustee Remuneration and Related Party Transactions**

During 2024 there were no expenses paid or any reimbursements to a Minister, as the position continued to be Vacant. The Manse has been classed as Vacant all year therefore the Council Tax was zero.

Stig Nordkil, a Trustee, received £1,632 in his role as Hall Keeper.

Pulpit Supply was supplied by the Congregation, of which some were Trustees, all year. The appropriate Pulpit Supply fee was paid.

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.

# Dumfries Troqueer Parish Church

## Notes forming part of the Financial Statements for the Year ended 31<sup>st</sup> December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>4. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	1,260			1,260	1,020
Gift Aid Donations	53,004	28,393		81,397	79,813
Tax Recovered on Gift Aid Donations	14,549	7,479		22,028	21,192
Ordinary Offerings (Open Plate)	2,877			2,877	2,316
Other Offerings, Donations etc	1,456	6,372		7,828	8,119
	<u>73,146</u>	<u>42,244</u>	<u>0</u>	<u>115,390</u>	<u>112,460</u>

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>5. Analysis of Payments</b>					
<i>Charitable Activities</i>					
Giving to Grow Contribution	39,181			39,181	42,191
Presbytery Dues	1,286			1,286	1,237
Minister's Expenses	143			143	2,118
Pulpit Supply	5,200			5,200	2,300
Salary Costs	2,061			2,061	2,060
<i>Fabric Repairs &amp; Maintenance</i>					
Major		1,668		1,668	1,166
Minor		2,150		2,150	3,709
<i>Other Building Costs</i>					
Heating, Lighting & Water	14,285			14,285	5,928
Insurance	5,725			5,725	5,539
Council Tax				0	1,674
Church Office Expenses	2,396			2,396	1,911
Organ & Music	1,388			1,388	360
<i>Other Expenses</i>					
Rwandan Church		28,105		28,105	35,740
Other Special Collections		1,360		1,360	2,510
Youth Groups		1,173		1,173	1,315
Outreach and Dues	840			840	575
Church Guild		921		921	1,253
Grounds	480			480	3,893
Independent Examiner's Fees	100			100	100
Miscellaneous	610	100		710	2,965
<b>TOTAL</b>	<u>73,695</u>	<u>35,477</u>	<u>0</u>	<u>109,172</u>	<u>118,544</u>

# Dumfries Troqueer Parish Church

## Notes forming part of the Financial Statements for the Year ended 31<sup>st</sup> December 2024

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 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.

7. **Collections for Third Parties**

	2024	2023
	£	£
Scottish Bible Society	315	360
Disasters Emergency Committee (Harvest Collection)		1,000
RAF Benevolent Poppy Appeal	100	100
Earl Haig	100	100
Christmas Collections - Cancer Research UK/SANDS	800	1,160
	<u>1,315</u>	<u>2,720</u>

### APPENDIX

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

	2024	2023
	£	£
<b>CAPITAL ACCOUNT</b>		
Credit Balances held at 31st December at cost	<u>648</u>	<u>648</u>
Market Value of Balances at 31st December	<u>950</u>	<u>685</u>
<b>REVENUE ACCOUNT</b>		
Credit Balance at 31st December	<u>9,970</u>	<u>9,478</u>